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SEE WHAT'S NEW... CHECK OUT OUR LATEST OFFER ON PAGE 31 SHOPPERS' DRUG MART

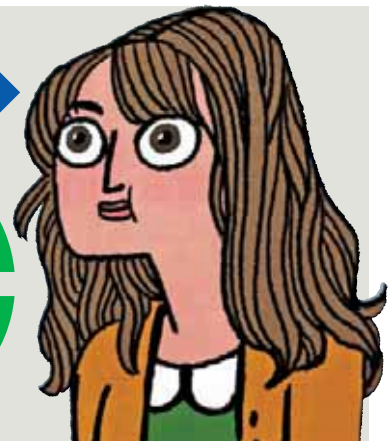
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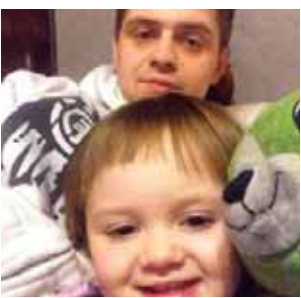
Calgary
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FEMINISM GETS GRAPHIC
Kate Beaton's latest in metroLIFE



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A town searches for answers



Hailey Dunbar-Blanchette is shown in the top image. She and her father, Terry Blanchette, are both pictured in the bottom image.
HANDOUT/THE CANADIAN PRESS

AMBER ALERT Police have laid first-degree murder charges

Bewilderment compounded a small Alberta mountain town's grief Wednesday as residents learned a young man from a well-liked local family stood charged with the murders of a father and his two-year-old daughter.

Hailey Dunbar-Blanchette's mother broke down into tears as she described an old friendship with the accused killer, Derek James Saretzky, saying she had no idea why anyone would want to harm her sweet child.

"She was my baby," Cheyenne Dunbar, 20, told reporters outside the Blairmore RCMP detachment Wednesday. "I don't know why anybody would do this to her."

RCMP say Saretzky, 22, faces two counts of first-degree murder in the deaths of Hailey and her father Terry Blanchette, 27. He also faces one count of committing an indignity to a body in the girl's death.

Hailey's body was found Tuesday evening

in a rural area near Blairmore. Her father's body was discovered a day earlier.

An Amber Alert issued after her father's death beamed the smiling toddler's picture across Western Canada and into the northern United States.

Authorities launched a massive search in hopes of finding the youngster alive.

The Saretzky family is well-known in Blairmore as the owners of the local dry-cleaning business.

Blanchette has been described as a devoted single father. He had many criminal convictions between 2010 and 2012 for issues such as failing to appear in court, evading police, minor theft and assault. But after Hailey was born, there were no more court appearances. Blanchette's Facebook posts switched from talk of court dates to photos of him with his baby daughter.

Police said Saretzky and Blanchette were acquaintances, but Dunbar didn't know how they knew one another.

Dunbar said Saretzky was a friend of hers, but they never dated as some reports suggested.

She said she hadn't spoken to Saretzky in years and had forgotten about him.

"I don't know why anybody would do this to her."
Cheyenne Dunbar



An emotional Cheyenne Dunbar speaks to media in Blairmore, Alta. on Wednesday about the death of her daughter, Hailey Dunbar-Blanchette, and the girl's father Terry Blanchette. JEFF MCINTOSH/THE CANADIAN PRESS

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IN BRIEF

Man arrested, charged over motel homicide

Calgary police have charged a man with second-degree murder in relation to a homicide in a northwest Calgary motel.

At noon Monday, police were called to a motel on the 2100 block of 16th Avenue N.W. and found one man dead inside a room.

Police said suspicious circumstances led the homicide unit to investigate.

As a result, police have charged Calgary man Martin Allan Rangers, 35, with one count of second-degree murder. Police identified the victim as 41-year-old Christian Jovanovic from Calgary after conducting an autopsy Wednesday.

Anyone with information is asked to contact police at 403-266-1234. **METRO**

Calgary man arrested in Medicine Hat for cocaine

The Medicine Hat Police Service arrested a Calgary man who was allegedly in possession of 25 ounces of cocaine early Wednesday.

Just after midnight, Medicine Hat police stopped a 2015 Dodge Charger travelling eastbound on the Trans-Canada Highway. Police say a male passenger was taken into custody on outstanding warrants out of Calgary.

Upon a personal search, police discovered the cocaine.

Kong Juol, 38, has been charged with possession of cocaine for the purpose of trafficking.

METRO

Virginia Tech survivor talks safety at U of C

EDUCATION

Students told they have to be 'prepared to respond'



Helen Pike
Metro | Calgary

Seven years ago, 12 minutes and three gunshots changed her life.

"I'm not sure that one thing could have changed what happened to us," said Kristina Anderson.

She was in the room as classmates were gunned down, her teacher was killed and the Virginia Tech gunman killed himself just steps away.

"I wish someone had told me that things happen.... Even though you've transferred into a college and there are authorities ... you're responsible and s— happens, and in that case you have to have a plan.

"Unfortunately, ours was the worst case."

Anderson talked to students at the University of Calgary on Wednesday to kick off the school's first Safety and Wellness week.

"I still find myself very much in the mindset of students," said Anderson. She added that although her case could be considered a "worst-case scenario," students can learn from her story to keep their heads up



Kristina Anderson was in the room seven years ago as classmates were gunned down, her teacher was killed and the gunman committed suicide. HELEN PIKE/METRO

and their eyes peeled and to become aware of their community.

Rae Ann Aldridge from the University of Calgary said that with so many students coming in each year, it's important for the school to "reset" and ensure students know what resources are available to them.

The University of Calgary has created an app to help students get critical information in the form of push notifications about



I still find myself very much in the mindset of students.

Kristina Anderson

incidents on campus.

"This is a great opportunity for us to work at enhancing our safety culture on campus,"

Aldridge said, adding that about 4,000 individuals have downloaded the app.

"Know that you can survive but also know there's a lot of things you can do on the preventative side," Anderson said.

"By no means do I want to say Calgary is an unsafe city or the school is in any way unsafe, but these things sometimes do happen ... and you have to be mentally and sometimes even physically prepared to respond."

HEALTH CARE

Teamwork can save kids' lives, says study



Jeremy Simes
For Metro | Calgary

Dr. Elaine Gilfoyle says communication is key when responding to children undergoing cardiac arrest.

As part of Gilfoyle's new research, she and others compiled a list of 23 different behaviours under four broad competencies that health-care team members must know when performing CPR. They include role responsibility, communication, situational awareness and decision making.

Gilfoyle said the survival rates of children haven't improved, even though medicines have become more effective. What has improved survival rates is better communication between team members — they work faster and more efficiently when working together, she said.

She ran resuscitation simulations with 51 teams at four different children's hospitals across the country, analyzing how participants communicated when giving CPR to life-like mannequins.

Afterward, she taught the teams better communication.

"We didn't teach them what medicines to give or what electrical activity to give or anything like that," she said. "We just taught them to work as a team, but despite that, they actually gave medicines more quickly and had fewer errors because they worked together better."

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Historic school will be rebuilt, flood-proofed

ELBOW PARK ELEMENTARY

Devastated by 2013 crisis, classes will resume in 2017



Aaron Chatha
Metro | Calgary

Elbow Park Elementary School is being almost entirely demolished and rebuilt as a “flood-proof” school.

The historic school, first opened in 1926, sustained heavy damage during the 2013 flood. Designers managed to preserve the front wall of the building, but the rest will be torn down and built anew over the next year.

The school itself didn’t flood, but the waters wore away at the foundation so severely that cracks began appearing on the walls. It was later deemed unsafe and scheduled for demolition.

Calgary Board of Education superintendent Frank Coppinger said designers have taken the opportunity to make some improvements.

“The first floor level has been raised, so that in a one-in-500-year flood, it won’t impact the school,” he said. “The mechanical and electric systems that were below in the



The building will be rebuilt to better withstand future floods. However, only the front wall can be preserved. METRO FILE

basement have been moved to a higher level, so should a flood occur in the future, this new school will be protected on a solid foundation.

“We’re effectively building a flood-proof school.”

Although the school will be modernized, save for the front wall, designers will be recreating the school’s historic library.

The project is currently on

“The first floor level has been raised, so that in a one-in-500-year flood, it won’t impact the school.”

Frank Coppinger

track to be completed within a year.

Students and teachers will be able to return to the school in January 2017.

Meanwhile, restorations on another flood-damaged school, Rideau Park School, are in phase one, where the mechanical and electrical rooms have been relocated.

The flood ran right through

the building’s lower levels. Now, officials are determining how to protect the school against future floods.

“Should we protect the windows and the doors? Should we put in temporary barriers? Or should we just let the flood through,” suggested Coppinger.

Options are being assessed and construction is expected to begin in 2016.

POLICE

Drugs, gangs at centre of gun crime



Lucie Edwardson
Metro | Calgary

Drugs and gangs are behind a spike in Calgary gun violence, the city’s top cop said Wednesday.

Calgary Police Chief Paul Cook said that so far in 2015 there have been more than 70 incidents involving guns and 10 related deaths.

“Organized crime is a high-risk lifestyle that leads to death or jail,” he said.

Cook said in 2015 CPS has opened 88 gun-related files, identified 233 offenders, seized 22 guns and laid 600 charges.

He said gun violence isn’t new to Calgary.

“They’re motivated by drugs, money vendetta and access to illegal weapons,” he said. “Violent incidents that put the public at risk will not be tolerated.”

“To those who commit these acts of violence, rest assured we will not stop until we find you and hold you accountable.”

Staff Sgt. Quinn Jacques of the guns and gangs unit said they need public help to put an end to the gun violence.

“I’m convinced that there are people out there who know people who have illegal firearms and we need their help,” he said.

Jacques said those who see people posting on social media about their firearms or are aware of someone who possesses them can contact Crime Stoppers anonymously or call police.

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U of Calgary adds 2 residences

EDUCATION

Pair of towers will house 268 and 390 students



Helen Pike
Metro | Calgary

Residence isn't just for first-years any more.

The University of Calgary unveiled a new addition to campus: two residential towers for both undergraduate and graduate students — a campus first.

"I think having a graduate residence is a tremendous addition to our campus," said Elizabeth Cannon, president at the University of Calgary, during the opening ceremony. "It speaks to our commitment around research and scholarship and ensuring that our graduate students can build their own community right here."

The university announced



Elizabeth Cannon and Ward Sutherland perform a sand ceremony to commemorate the opening of Crowsnest and Aurora halls. HELEN PIKE/METRO

“For our campus that’s important, because it’s not just four walls and a bed, it’s living and sharing ideas and conversation.”

Randy Maus

Wednesday the two-year project came in on time and on budget. The two new buildings, Aurora and Crowsnest halls, will house 268 and 390 residents respectively. Apartments come in all different sizes and include kitchenettes as well as private bathrooms.

Adam Poole who moved to Calgary for his studies said he's found a community of architecture students in his program who live in the building. He's in a two-bedroom unit and shares a kitchenette with his roommate.

"I actually really like it," said Poole adding it's his first residence experience.

"I don't know this city and thought it would be easier to come into something that's set up right next to the university so I'm not worrying about where I am and where I need to be."

Randy Maus, chief housing officer for residence services, said the buildings have been filled to about 94 per cent capacity.

"It's huge for us; this expands our campus almost to just under 3,000 students now that we can give the residential experience," said Maus. "For our campus that's important, because it's not just four walls and a bed, it's living and sharing ideas and conversation."

+ GOING GREEN

Emission targets

The buildings are the first projects on campus to have Greenhouse Gas emission design targets. The buildings will emit less than 100 kilograms of CO2 per square metre annually.

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INFRASTRUCTURE

City enters the final phase of \$60M Greenway ring road



Jennifer Friesen
For Metro

While Calgarians are still waiting for a ring road, the city will soon have 138-kilometre Greenway encircling the city, connecting 55 communities by parks and pathways.

The third and final phase of the \$60-million Rotary/Mattamy Greenway launched on Wednesday in Mattamy Homes' new northeast community of Cityscape.

Once completed in June 2017, the Greenway will include 20 urban parks, 10 wetland preserves and will be free and open to the public year round.

Phase 3 will complete the last 74-kilometre stretch from Airport Trail, through the preserved wetlands in Cityscape, to the SkyView Ranch and Redstone communities.

"What we're doing here is so tremendously important," Mayor Naheed Nenshi said at the launch. "It will change the face of this city forever ... it is tremendous that today we launch this final, final phase."

Now that the project is ex-



Mayor Naheed Nenshi, left, MLA Ricardo Miranda and Brad Carr, president of Mattamy Homes Canada pull on their new shirts in support of the Greenway, launching a new social media campaign for #mygreenway. JENNIFER FRIESEN/FOR METRO

“It will change the face of this city forever ...”

Mayor Naheed Nenshi

pected to be 90 per cent complete by the end of the year, Myrna Dube, CEO of Parks Foundation Calgary, said she's celebrating the progress of a

"crazy idea" that first came to her in 2009.

"We were looking for a project that would be iconic, a legacy that could be used by every Calgarian," she said. "We also wanted a project that would stand out in the city that continues to stand out despite our economic challenges."

So far, \$50-million for the project has been raised from corporations, land developers and service clubs, government and individual donors.



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IN BRIEF**Calgary doors wide open**

Interested in what it's like behind the closed doors of the Glenbow Museum? The City's Traffic Management Centre? How about Wild Rose Brewery?

They, along with 40 others will participate in a record-breaking Door Open YYC event Sept. 26 and 27. Buildings all over the city will throw open their doors for a chance to see what goes on in their

operation.

"Whether you're a native Calgarian or new to the city, you'll be able to find something new and memorable to experience," says Doors Open YYC board president, Katie Novak.

The public event is free of charge and some locations are close enough together for people to visit multiple sites. For more information visit: www.doorsopenyyc.org. METRO

PARKS CANADA**Search for missing hiker scaled back**

Searchers are scaling back their efforts to recover the body of a missing Alberta man believed swept over 100-metre falls in Yoho National Park.

A Parks Canada spokeswoman says staff conducted an extensive search of the Twin Falls area for the 19-year-old Calgary man.

Tania Peters says it's believed the unnamed man was washed away on Sunday while hiking

along the waterway near the Alberta border.

Searchers used helicopters for an aerial search, while also scouring the shoreline with a dog and handler.

Peters says Parks Canada will continue to monitor the area over the coming days.

RCMP in Golden, B.C., are treating the incident as a missing person case. THE CANADIAN PRESS



Taxi drivers march onward to city hall in Edmonton Wednesday to oppose a motion to regulate ride sharing. KEVIN TUONG/METRO

Strange bedfellows**EDMONTON****Cabbies, Uber gathered at city hall to oppose proposed bylaw**

Braeden Jones
Metro | Edmonton

Hordes of taxi industry and Uber proponents clashed outside of city hall Wednesday. They then moved inside — to jointly oppose the city's proposed ride-sharing bylaw. Both sides proposed amendments, saying the regulation will damage their businesses. Here's what they said.

Uber Canada

Policy manager of Uber Canada Michael Van Hemmen told council amendments to the proposed bylaw were necessary, or else "Uber would be unable to continue operating in Edmonton."

He called the bylaw a "step in the right direction," but its restrictions would make ride sharing "less safe, and not viable."

His suggested amendments included licensing rideshare companies, in this case Uber, rather than individual drivers as the bylaw states.

This change, according to Van Hemmen, would allow the city access to a database of a driver's background checks, insurance and other requirements.

If any of the requirements are out of date or access is withdrawn, the driver instantly loses the ability to accept rides.

"In contrast, a registration system relying on paper licences from the city can lead to unauthorized drivers to be posing as legitimate service providers without being discovered," he said.

He also explained that buying licences would discourage

drivers from participating, and fewer drivers would mean Uber's average four-minute response time in Edmonton would climb.

"Prices would increase, wait times would swell," he said.

The bylaw proposal also leaves background checks and vehicle inspections to the discretion of the city manager — Van Hemmen would rather see it regulated explicitly.

Taxi industry

Taylor Clark, a lawyer defending taxi brokers' livelihood and seeking an injunction against "unfair and unlawful" competition brought on by Uber, told council Wednesday its proposed bylaw would "radically change long-standing policy."

Defending the legacy business model, Clark told council the proposed bylaw would "allow an unlimited number of so-called private transportation providers" to compete against regular taxis.

He said the bylaw needs a clause to limit the number of vehicles, as excess capacity could lead to "destructive competition," and "predatory" pricing.

"Taxies are especially vulnerable to over supply," Clark said. "Unless the number of participants is limited, it is impossible for anyone to make a living wage in the taxi industry."

Additionally, Clark explained that taxies have invested in licences and plates, and it would be unfair to "pull the rug out from these people" by allowing others to offer a similar service without that investment.

Uday Kumar, general manager of Co-Op Taxi, said a major problem with the ride-sharing bylaw is that it holds companies like Uber to a more lenient standard.

There is no requirement for central dispatch, no mandatory safety features like the city legislated upon cabs, and educational training components have been cut, he said.

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SPECIAL REPORT ALBERTA ENERGY

IN PARTNERSHIP WITH ALBERTA OIL MAGAZINE, METRO CALGARY BRINGS YOU INFORMATION ON ALBERTA'S CHANGING OIL AND GAS INDUSTRY AND ITS IMPACT ON THE PROVINCE'S ECONOMY.

CHANGING LANDSCAPE

The era of oil sands mega-projects is over as energy investors have more to choose from, says ARC Financial's Peter Tertzakian. JEFF MCINTOSH/THE CANADIAN PRESS

It wasn't that long ago that forecasters were predicting that oil sands production would hit 5.2 million barrels a day by 2030. But with oil prices falling and environmental concerns growing by the day, those lofty targets have had to come down.

In June, the Canadian Association of Petroleum Producers (CAPP) brought its 2030 forecast down to just four million barrels a day, an 800,000 barrel per day drop from its 2014 forecast and a 1.2 million barrel per day reduction from its 2013 one. And according to ARC Financial's Peter Tertzakian, that revised and reduced forecast is still too optimistic.

"I think the era of big mega-projects up there is really over," he says. "Even before the price crash there was a trend in oil and gas investing — whether it

was by large corporations or individual investors — away from long-payback projects with lots of above-ground risk that were also characterized by very high capital costs."

That trend, he says, is a reflection of the fact that energy investors have more to choose from today.

"The oil sands has to compete for capital with all the other types of oil projects that are out there. It has to morph into something cleaner, smaller in size and less capital intensive. It's definitely possible to do, but the old paradigm of 4,000-man camps and long construction periods is over."

Samir Kayande, an analyst with ITG Investment Research in Calgary, says that the sudden

switch from a world where supply was the dominant constraint to one in which demand is driving the oil market casts some clouds over the once-sunny long-term forecast for the oil sands.

"There was definitely a more bullish case for oil sands mining investment when it looked as though we were running out of oil," he said.

"This was the resource you needed in order to balance the market. Now, you need to make the economics of oil sands work within the world as we see it right now."

And Kayande doesn't see those economics including triple-digit oil prices any time soon. "It's hard to imagine what the upside is. You can accept down-

side risks if you've got some sort of an upside that compensates you for that, but in this case the upside will have to come from higher commodity prices, and it's hard to imagine how that'll show up in the next four or five years."

As a result, the mining mega-projects that once dominated the landscape — literally and figuratively — may now be a thing of the past.

"There have been 14 major projects that have been delayed or cancelled, and it's starting to add up," Tertzakian says. "And

I think there are many more that are notionally delayed or cancelled that haven't been fully publicly acknowledged. That doesn't mean the oil sands as a whole is an artifact of the past. It just means that the nature of the projects has to change, to be smaller scale, shorter payback, more environmentally responsible and lower cost."

For CAPP and its members who do business in the oil sands, that new normal is a challenge.

"We think the economics will come down a bit, but the objective is to be competitive in the new environment that we now find ourselves in," says Greg Stringham, CAPP's vice-president of markets and oil sands.

"That will take some time." ALBERTA OIL MAGAZINE

INSIDE ALBERTA OIL'S OCTOBER ISSUE

A list of the 25 most important energy infrastructure projects, a report on oil and gas juniors and a big feature on Energy East

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Brad Wall said it's time for Canadians to acknowledge they've benefited from energy growth in the west. THE CANADIAN PRESS FILE

The politics of pipelines

PROVINCIAL RELATIONS

Saskatchewan Premier Brad Wall weighs in

When you get this country's provincial and territory leaders together in one place for an extended period of time, something interesting is bound to happen.

That's doubly true when the key matter being discussed is a national energy strategy, one that touches on everything from pipeline projects to climate change. And at the Council of the Federation meetings in St. John's, Newfoundland this past June, Saskatchewan Premier Brad Wall didn't disappoint.

After watching the premiers of Alberta and Quebec publicly float what amounted to a quid-pro-quo, one in which stronger environmental regulations in Alberta would be the cost of support of the Energy East pipeline in Quebec, he spoke out. "Maybe we need to have equalization payments start flowing through a pipeline to finally get one approved through Central Canada," he told reporters.

In an interview with Alberta Oil editor Max Fawcett in August, the premier of Saskatchewan (and the energy sector's new hero) elaborated on that idea.

"I just have real concerns that provinces themselves are looking for ways to leverage domestic politics to their advantage as much as they might be considering issues attendant to a pipeline," he said. "Whether it's matters of energy or mat-

ters of the environment. And that's a dangerous proposition for a country that has the third largest oil reserves on the planet, doesn't get the world price for any of the crude, has basically one customer in the United States and can't get its product to tidewater."

Wall also said that it was time for Canadians to have a conversation about the fact that people in other parts of the country have benefited greatly from the growth in western Canada's energy sector, whether they want to acknowledge it or not.

"Over the last decade I think Quebec's gotten about \$80 billion in equalization — and fair enough, they're eligible. But it's been disproportionately paid for on a per-capita basis by provinces with resources, and specifically Alberta. And now when Alberta (and Saskatchewan) are facing big challenges in their budget because of the price of oil, they have the happy prospect of three to five years of the same payments into the program without a lot of benefit — and without pipelines being approved. And I think that's the source of the frustration." ALBERTA OIL MAGAZINE



We also need to evoke some national interest and defend the industry.

Saskatchewan Premier
Brad Wall

SAUDI ARABIA

Bond issue no sign of oil-price jitters

In early August, Saudi Arabia issued bonds worth 20 billion riyals in order to plug the gaping hole in its budget.

That was on the heels of a 15 billion riyal issuance a month earlier, one that marked the first sovereign debt issuance by the kingdom since 2007 and offered the clearest sign yet that the kingdom's war for market share isn't coming without a cost.

The International Monetary Fund has said that the coun-

try's budget deficit in 2015 could be as high as 20 per cent of its GDP, and that's forced its government to sell off some of its pile of foreign assets.

According to a Reuters report, central bank chief Fahad al-Mubarak said in early July that Saudi Arabia had already withdrawn 244 billion riyals

20%

The IMF has said Saudi Arabia's budget deficit in 2015 could be as high as 20 per cent of its GDP.

from those reserves in 2015.

Still, those hoping that the sale of Saudi government bonds is a sign of weakness — and, perhaps, an imminent change in OPEC's negotiating stance — are almost certain to be disappointed.

The Saudi treasury's public debt was a meager 1.6 per cent

of GDP as of the end of 2014, and it still has plenty of foreign assets to work with.

The bond issuance, meanwhile, is more about developing and deepening the country's debt market and taking advantage of the ultra-low cost of money than it is a sign of fiscal weakness.

If the Saudis are going to crack, this won't be the reason — at least, not yet.

ALBERTA OIL MAGAZINE



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ENERGY

Penn West to sell properties for \$192.5M

Penn West Petroleum Ltd. has agreed to sell its properties in the Greater Mitsu area of central Alberta for \$192.5 million cash.

Money from the sale will be used to reduce the Calgary-based company's debt.

It's the first major sale of non-core assets for Penn West since it announced two weeks ago that it was cutting its workforce by 400 full-time employ-

ees and contractors, suspending its dividend and cutting compensation for its directors.

It also announced on Sept. 1 that it would sell a number of non-core assets, including the Mitsu properties, to reduce overhead costs. It said at the time that the Mitsu properties produced the equivalent of 4,500 barrels per day.

Penn West didn't disclose the buyer but a second company an-

nounced about the same time that it has acquired properties in the same area that produce 3,300 barrels per day of crude oil and liquids.

Cardinal Energy Ltd. said it would pay \$129 million for its acquisition of light oil producing properties in the Mitsu area. It said CIBC and RBC would lead a syndicate of underwriters to provide \$100 million towards funding the purchase,

with the remainder coming from its credit agreements.

Penn West has said it's aiming to keep its capital spending within cash flow generated from operations, despite the dramatic decline in oil and gas prices since the end of 2014.

It says the sale of the Mitsu properties will raise total proceeds from asset sales since June to \$605 million.

THE CANADIAN PRESS



A hydraulic shovel loads a heavy hauler at an oil sands mine north of Fort McMurray. THE CANADIAN PRESS

Oilsands need new tech: Exec

INNOVATION

Producers can benefit from sensors, better use of data

Costs and environmental pressures are making innovations in the oilsands more necessary than ever, says the CEO of GE Oil & Gas.

Lorenzo Simonelli, who leads the hydrocarbons division of the industrial giant, says the oil and gas industry should be moving faster on both fronts.

"If you look at different industries, you would say that the energy sector is one that is slower in adopting new technologies, and also tends to take longer to make decisions," Simonelli said at a Calgary Chamber of Commerce event earlier this week.

He encouraged the industry to think big picture when looking for ways to improve environmental and cost performance.

"This oil and gas industry is a very proud industry. It is also very siloed, and it tends to look at itself with respect to how it improves itself, and there are opportunities to look at other industries and new technologies, and actually adopt them at a faster rate."

He said GE has already used health-care diagnostic tools to improve pipeline inspections

and leak monitoring; jet engine technology in gas plants; and pumping technology from their water division in oil and gas fields.

But producers also need to become more technologically aware, he added, as improvements in sensors and data supplies provide new opportunities but also challenges.

"An industrial company needs to be a software company at the same time," said Simonelli.

Oil and gas producers elsewhere in the world have managed to achieve two to five per cent increases in production from electric submersible pumps, he pointed out, which are used to help increase flow rates in wells, thanks simply to better use of information from sensors on the machines.

"That comes from data, and that's a whole new world of opportunity."

But at the same time, too much equipment is still providing too little information, said Simonelli, noting "there is a lot of dumb metal."

Earlier this week, GE Oil & Gas announced the results of the second round of its greenhouse gas innovation challenge, where the winners will have an opportunity to create co-development plans with GE and other potential partners that will draw on a \$475,000 directed development grant pool.

THE CANADIAN PRESS

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Recordings reveal standoff over transgender daughter

CATHOLIC SCHOOL BOARD

Mom says she will not give up the fight



Tim Querengesser
Metro | Edmonton

The tape of the private Catholic School Board meeting is grainy but the words said by the Catholic Father are, at least to one woman, rather clear.

"Children are given many opportunities as they progress and grow in life," says Father Dean Dowle, as the mother of a seven-year-old transgender girl sits across from him, discussing her daughter's gender transition and how the Edmonton Catholic Board is — or is not — going to accommodate it.

The discussion about the girl has, to this point in the audio, been amicable. The mother has told her daughter's story — how, as soon as she could speak, she said she was a girl, and how, after being bullied, she cried and said she was trapped in a boy's body.

Dowle then offers a thought: This is a large decision for a seven-year-old to make. Then, he offers another.

"I'm just wondering," he continues, "what are some of the disciplinary measures that are provided at home? Provisions, parameters, boundaries."

The mother remains calm, but doesn't back down. "Father, may I ask you when you knew you were a boy?" she asks.

“Father, may I ask you when you knew you were a boy? There's no difference with my child.”



The mother of a transgender girl has brought forward recordings of a meeting with Catholic School Board officials in order to show how difficult her fight is. KEVIN TUONG/FOR METRO

"There's no difference with my child."

The implication made by Dowle at the January meeting, the mother told Metro Wednesday after sharing the audio, was that her daughter's gender transgender identity could be disciplined away.

It suggested, the mother says, that if she were to just give her child gendered "parameters" to think inside of, "then she won't be like this."

The mother, who will remain anonymous to protect her daughter's identity, had asked for the meeting, one day after a doctor had diagnosed her daughter with gender dysphoria and told the mother he'd "never seen" a girl

so sure of her gender, according to the mother.

In the room were members of the board's "Commitment to Inclusive Communities Team" — Chris Cicchini, Dave Zacharko, Robert Martin, the girl's teacher and her school's principal (details Metro is withholding to ensure the girl remains anonymous), as well as the mother, father

and, for unexplained reasons, Father Dowle.

The group was discussing next steps — the girl was in transition and was being bullied for how she looked.

The mother says she thought the meeting would be a collaboration to make school safe for her daughter through transition.

"At first, I wholeheartedly

thought that they were going to help us, that they were going to be on our side and work with us," the mother says.

"And then that conversation happened. And then (Father Dowle) asked me to turn off the recorder."

She says she refused.

The mother says she's coming forward with the recording to show the mindset she's up against in allowing her daughter a safe and happy life at her school.

On Tuesday, the board was unable to decide on a proposed policy to accommodate transgender students.

And though the mother says many have suggested she just take her daughter out of the school, she says she's not going to back down.

"We shouldn't have to. My daughter's friends and family all support her. I shouldn't have to uproot her because a few close-minded people want her to go," she says.

She adds that she feels the school board is hoping she'll pull her daughter from the school.

"I've come close, but I wouldn't stop my fight, even if I did (pull her out)."

All people in the meeting were aware they were being recorded.

BOARD 'DID NOTHING BUT OBSCURE THE POINT'

Former MLA Laurie Blake-man is unimpressed with the Edmonton Catholic School Board for how some are handling the conversation around gender inclusivity.

Blakeman said the point of the proposed gender identity policy was to protect gender expression from discrimination.

But, she said, Tuesday

night's meeting was "an attempt by a board to finesse themselves into a position where they would not be including that."

"You had some trustees bring forward motions to make sure that language specifically was included and then you saw two hours worth of maneuvering, denials, personal accusations

of points of clarification that did nothing but obscure the point," she said.

"What they've done is postponed the whole thing for another month... In that month, who knows how many children who are transgender — and they're there — are going to be experiencing the same thing that one little girl did."

BRAEDEN JONES/METRO

Minister responds



Braeden Jones
Metro | Edmonton

After a hot-tempered Catholic school board meeting failed to pass a policy for transgender students, former Minister of Education Thomas Lukaszuk called out his successor Tuesday evening.

"This is actually the first opportunity for our current Minister of Education (David Eggen) to step in — not in a week, not in a month, but frankly tomorrow," he said.

Wednesday morning, Eggen responded.

"I was monitoring the situation very closely with the Edmonton Catholic School board meeting last night and I am very disturbed to see what has been going on," Eggen told media.

He explained that some comments made by trustees were "entirely inappropriate and did not contribute to the resolution of the issue."

Marni Panas, a transgender woman who was consulted in the policy draft, wrote an open letter asking Eggen to "address this issue by imposing an appropriate policy or (dissolving) the ECSD Board."

Reporters pressed Eggen to see if dissolution was going to be his response.

He responded that he is aware it is within his power, but that the situation "can be resolved and turned around by having a mature dialogue" about the responsibility of the school board to ensure all students have a safe learning environment.

Eggen also said although the meeting was disturbing, the board hasn't crossed a line by deferring the policy to the October 15 meeting — and he would participate in discussions leading up to that meeting to ensure a policy is eventually put in place.

"I have lots of mechanisms at my disposal to escalate if people don't get their acts together."

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Mural helps bring history 'back to life'

ART

Painters try to keep up with demand at Crossroads



Jeremy Simes
For Metro | Calgary

Melody Kielek and her daughter Kayla had to stop talking to the community members of Crossroads — almost everyone had too much input.

If they continued to talk, the mom-and-daughter painters would never have been able to finish their new mural outside the Crossroads Community Association Tuesday.

The Kieleks, with the help of the association's history book, painted everything from the first homesteaders to medicine cars.

"A lot of the seniors said, 'Oh, you should add this, and add

that," Melody said, with a laugh. "They went on and on, so we decided we had to quit talking to people."

Crossroads' historian Jerry Rourke — who wrote the community's history book — said the painters managed to capture all the important bits.

"It's nice," he said. "I'm very proud of what they did."

Of everything on the mural, Rourke was excited to see Helen Kozicky — the Second World War's only female sergeant major, who also built her own home the community — plastered on the wall.

"It's great to see our history come back to life," said long-time community member Jo Norris. "That medicine car just used to toot around."

Even though many of the community's seniors are happy, Melody said kids, too, enjoy it.

"It lets the kids learn a little bit about the community," she said. "I think it'll really inspire creativity."



Melody Kielek and her daughter, Kayla, had one heck of a time painting the new mural outside the Crossroads Community Association. JEREMY SIMES/FOR METRO

CAMPAIGN TRAIL

Province responds to PM's fiscal jab



Ryan Tumilty
Metro | Edmonton

Alberta finance minister Joe Ceci fired back at Conservative Leader Stephen Harper again Wednesday defending the provincial NDP's fiscal record.

At an event in North Vancouver Tuesday, Harper said the Alberta NDP had led the province toward economic disaster.

"We know why there's a recession (in Alberta) — it's not because the government ran a \$2-billion surplus," Harper said, touting his own government's surplus, which was officially announced this week.

Harper said cratering oil prices are certainly part of the problem, but he blamed the NDP, as well.

"There's a recession because oil prices have fallen by half, and the recession has been made worse because the NDP government came in and followed up by raising taxes on everybody."

Ceci said he was compelled to come out and correct the record.

"The statements aren't true. We are taking actions in this province to put us back into

sound fiscal shape," he said.

He said the government is crafting a budget that will secure the province's fiscal future and move the province off its reliance on oil.

"We're in the situation we're in because previous conservative government both federal and in this province, didn't take steps," he said.

The election is set for Oct. 19 and Ceci said when it's over he expects he will have a strong working relationship with whichever party takes power.

"They're in a campaign and they're trying to fight for their lives, so once all of the dust is settled, this government will work with whoever is in Ottawa and we'll move the agenda forward."

THE CANADIAN PRESS



Stephen Harper in B.C. on Tuesday. THE CANADIAN PRESS

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NDP banking on surplus budgets

ELECTION 2015

Repealing fuel subsidies one way to keep books in black

The NDP is promising four years of surplus budgets, using the proceeds from cancelled Tory tax breaks for individuals and a higher corporate tax rate to fund its election platform.

New Democrats rolled out the numbers behind their election platform at a news conference in Ottawa Wednesday afternoon.

The NDP plan commits to a surplus of between \$3 billion and \$4 billion in the period 2016-17 and 2019-20, the first term of a government elected Oct. 19.

To keep the books in black, the NDP says it will hike the corporate tax rate by two points to 17 per cent, bringing in an extra \$3.7 billion a year in revenue.

The party also expects to get a further \$2.2 billion a year by rolling back the Conservatives' income-splitting plan, although the NDP says it will preserve income-splitting for seniors.

That amount also includes savings realized by repealing the Tories' pledge to double savings limits for tax-free savings accounts. Instead, the NDP says it would keep the TFSA saving limit at \$5,500 a year.

The NDP says it would reap



The NDP is promising to deliver four consecutive budget surpluses. Leader Tom Mulcair will take part in a debate on the economy on Thursday in Calgary. SEAN KILPATRICK/THE CANADIAN PRESS

other savings by repealing "fossil-fuel subsidies," worth \$240 million a year, and closing what it calls stock-option loopholes, worth \$500 million a year.

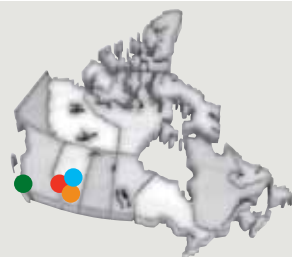
The NDP released its plan in anticipation of Thursday's leaders' debate, which is focused on the economy.

However, it contained few specifics about the initiatives the party has its eye on pursuing, and identified only broad categories where spending was planned.

TORSTAR NEWS SERVICE



WHERE THE LEADERS ARE THURSDAY



• **Stephen Harper** will be in Calgary.

• **Justin Trudeau** will be in Calgary.

• **Tom Mulcair** will be in Calgary.

• **Elizabeth May** will be in Victoria, B.C.

REFUGEE CRISIS

Security, screening a priority: Kenney

Conservative Jason Kenney insists the federal government will soon release details on how it plans to accelerate the intake of 20,000 Iraqi and Syrian refugees but warns there are security matters that take precedence.

The party dispatched Kenney, the defence minister, to respond to a number of issues as Conservative Leader Stephen Harper prepared for Thursday's leaders debate on the economy.

Kenney offered a spirited defence of the government's response to the refugee crisis amid calls that it needs to act faster and accept more people.

He said he has met individuals in refugee camps who told him they have relatives fighting a jihad against Syrian President Bashar Assad.

"I do not mean to suggest for a moment that all or most of the people in the camps are connected to terrorist organizations or constitute a security risk but it is plainly evident that some do," Kenney told reporters in Calgary on Wednesday.

"It would be imprudent in the extreme to pretend otherwise, as Mr. Mulcair and Mr. Trudeau appear to be doing."

NDP Leader Tom Mulcair has

promised to resettle 10,000 Syrian refugees by the end of this year and another 9,000 annually for the next four years. Liberal Leader Justin Trudeau has vowed to bring in 25,000 Syrians by the end of the year.

Kenney also rejected suggestions that Canada should consider airlifting people out of refugee camps since many minority groups are often targeted by militants and might choose instead to live in the slums or with extended family members.

He shrugged off advice from Rick Hillier, the former chief of the defence staff, who said Canada needs to do more and should bring in 50,000 refugees by year's end.

"People are picking numbers out of a hat," Kenney said. "At the end of a day, we have to have a manageable number so we can apply the appropriate screening and focus on the most vulnerable."

Kenney's comments come a week after Harper said the government will unveil "in the very near future" its plans to speed up the acceptance of refugees.

In January, the Conservative government announced it would accept 10,000 refugees over three years.

Since last month's election call, Harper has committed to open the country's doors to another 10,000 people over the next four years.

So far, Canada has resettled fewer than 2,500 Syrians. But Kenney said the public needs to realize that Canada's admission of 23,000 Iraqi refugees over the last few years needs to be factored in to the total numbers.

THE CANADIAN PRESS



There's a tendency not to report on the Iraqi refugees as though it's a separate issue.

Jason Kenney, on the 23,000 Iraqi refugees settled in Canada

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Const. Catherine Campbell's remains were found Wednesday on Barrington Street, beneath a ramp leading up to the Macdonald Bridge. CONTRIBUTED

Slain officer knew killer: Truro police

CATHERINE CAMPBELL

Man in custody, investigators not looking for other suspects



Zane Woodford
Metro | Halifax

Halifax police say they're treating the homicide of Truro police Const. Catherine Campbell as they would any other.

"Every homicide is serious, every homicide has devastating consequences for the people involved, and this is no different," said Supt. Jim Perrin at a news conference Wednesday morning.

Late Wednesday afternoon, police had a man in custody, but had yet to lay charges, and couldn't say when that might happen.

"We have one person in

custody. We're not looking for any other people at this time, but obviously that could change; the situation is very fluid," Perrin said.

Campbell's remains were found at 12:10 a.m. Wednesday on Barrington Street, underneath a ramp leading up to the Macdonald Bridge.

Just over an hour later, at 1:20 a.m., police pulled over a vehicle in Clayton Park and arrested a 27-year-old man.

Perrin said police believe Campbell knew the man, who he said had "limited police involvement."

"We're still exploring the details of the relationship," he said.

"We believe they know each other. We don't know how long they've known each other for."

Campbell was last seen at a downtown Halifax bar in the early hours of Friday morning, though Perrin would not say which bar it was.

Before Wednesday's news



We believe they know each other. We don't know how long they've known each other for.

Supt. Jim Perrin

conference, it was believed Campbell was last seen on camera going into her apartment, but that had changed as the investigation went on and Perrin said the chain of events wasn't set in stone yet.

By all accounts, Campbell was a dedicated police officer, and Perrin said police do not believe her line of work — or anything she may have been investigating — was a factor in what happened to her.

"Catherine Campbell did nothing to cause what happened to her," he said.

to his arrest and conviction.

Geneva police spokesman Jean-Philippe Brandt said the man is being held pending extradition procedures.

Canadian police said the robber first struck in York Region north of Toronto in February 2010 and since then hit banks in Mississauga, Hamilton, Vaughan, Toronto and Ottawa, as well as some in Calgary.

A spokesman with York Regional Police said Shuman would only be formally charged once he was extradited to Canada. THE CANADIAN PRESS

CRIMINAL

'The Vault' arrested in Geneva

A man police have described as Canada's most notorious bank robber — known for his technique of jumping over bank counters during his heists — has been arrested in Geneva.

The 53-year-old suspect — nicknamed "The Vault" — was intercepted by plainclothes police while he was driving a compact car on a Geneva street on Tuesday, and taken into custody without incident, Swiss police said Wednesday.

The French-American citizen, identified by Canadian police as Jeffrey James Shuman, had been



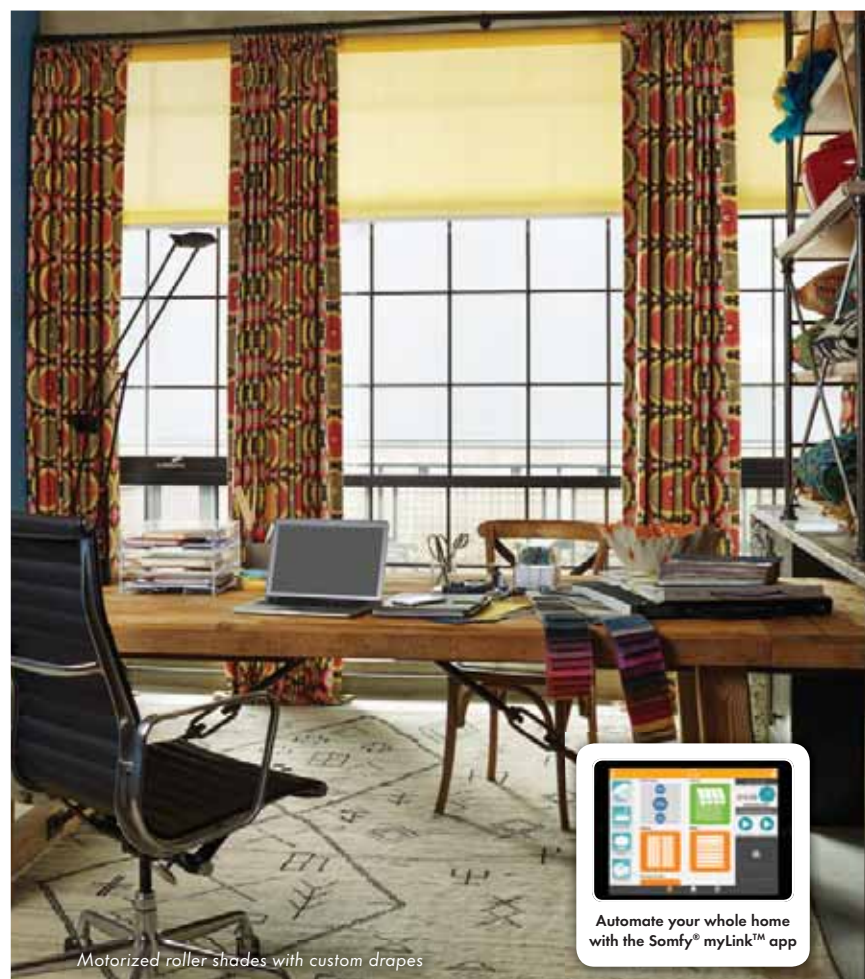
We've described him as Canada's most notorious bank robber.

Const. Andy Pattenden

sought under an international arrest warrant issued by Canada in connection with 21 bank robberies over the last five years.

The Canadian Bankers Association had offered a \$100,000 reward for information leading

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Spain takes refugee tripped by journalist

metr The Syrian Crisis
The goal

Madrid soccer academy sponsors former coach

The Syrian refugee who was tripped at a border hotspot by a Hungarian journalist in an incident that generated global outrage is moving to a Madrid suburb after a Spanish soccer academy offered to help rebuild his life, an official with the school said Wednesday.

Osama Abdul Mohsen and his small son Zaid arrived by train in Madrid Wednesday, said Luis Miguel Pedraza of the CENAFE school that trains soccer coaches. One of the school's coaching graduates who speaks Arabic was on the train with them.



Syrian Osama Abdul Mohsen holds his son as they arrive at the Barcelona train station on Wednesday. THE ASSOCIATED PRESS

Mohsen was captured on video carrying his son when camerawoman Petra Laszlo tripped him and sent him tumbling to the ground in a field full of other migrants running from authorities near the Hungarian village

of Roszke.

He ended up in Germany, where media reports revealed he had been a soccer coach in Syria. The school then convinced him to come to Spain, where he will stay for now in an apartment near

the school's training facility in the suburb of Getafe.

The school wants to find Mohsen a job in Spain's vast soccer training sector but he speaks only Arabic plus a little English and would need to learn Spanish, said Pedraza, a former national level soccer referee.

"The first thing is to get him settled," Pedraza said. "First we're giving him a hand as a humanitarian gesture. Later we'll look for something. He's interested in our school."

The school also plans to help Mohsen apply for asylum in Spain.

The country last week agreed to take 17,680 refugees from Syria and other countries under a plan set up by the European Commission.

Laszlo was fired from her job at the right-wing N1TV online channel after footage was aired of her tripping Mohsen and kicking other migrants.

THE ASSOCIATED PRESS

NATURAL DISASTER

Strong earthquake rocks Chile's capital

A powerful magnitude-8.3 earthquake hit off Chile's northern coast Wednesday night, causing buildings to sway in Santiago and other cities and sending people running into the streets. Authorities reported one death in a town north of the capital.

Four aftershocks above magnitude-6 and other strong shakes rattled the region as tsunami alarms sounded in the port of Valparaiso in the first major tremor since a powerful quake and tsunami killed hundreds in 2010 and levelled part of the city of Concepcion in south-central Chile.

Officials ordered people to evacuate low-lying areas along

the 3,900 kilometres of Chile's Pacific shore, from Puerto Aysen in the south to Arica in the north. Fishing boats headed out to sea and cars streamed inland carrying people to higher ground. Santiago's main airport was evacuated as a precaution.

Authorities said some adobe houses collapsed in the inland city of Illapel, about 280 kilometres north of Santiago. Illapel's mayor, Denis Cortes, told a local television station that a woman had been killed in the city. Electricity was knocked out, leaving the city in darkness.

"We are very scared. Our city panicked," Cortes said.

THE ASSOCIATED PRESS

IN BRIEF

Rivals can't dismiss Trump

Donald Trump's unexpected durability has led some of his Republican rivals to shift their strategy for the second debate. Their goal has been to engage Trump, without inflicting any damage on their own cam-

paigns. The change reflects an evolution in the way Trump is viewed within the party. No longer dismissed as a summer fling, Republicans increasingly see him as a candidate who could remain atop the field for months. THE ASSOCIATED PRESS

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Study: Smog kills 3.3 million a year

HEALTH

Farming the No. 2 cause of air pollution deaths globally

Air pollution is killing 3.3 million people a year worldwide, according to a new study that includes this surprise: Farming plays a large role in smog and soot deaths in industrial nations.

Scientists in Germany, Cyprus, Saudi Arabia and Harvard University calculated the most detailed estimates yet of the toll of air pollution, looking at what caused it.

The study also projects that if trends don't change, the yearly death total will double to about 6.6 million a year by 2050.

The study, published Wednesday in the journal *Nature*, used health statistics and computer models. About three quarters of the deaths are from

strokes and heart attacks, said lead author Jos Lelieveld at the Max Planck Institute for Chemistry in Germany.

The findings are similar to other less detailed pollution death estimates, outside experts said.

"About six per cent of all global deaths each occur prematurely due to exposure to ambient air pollution. This number is higher than most experts would have expected, say, 10 years ago," said Jason West, a University of North Carolina environmental sciences professor who wasn't part of the study but praised it.

Air pollution kills more than HIV and malaria combined, Lelieveld said.

With nearly 1.4 million deaths a year, China has the most air pollution fatalities, followed by India with 645,000 and Pakistan with 110,000.

The United States, with 54,905 deaths in 2010 from soot and smog, ranks seventh highest for air pollution deaths.



Maybe this will help bring more attention to the issue.

Carnegie Mellon University professor Allen Robinson

What's unusual is that the study says that agriculture caused 16,221 of those deaths, second only to 16,929 deaths blamed on power plants.

In the U.S. Northeast, all of Europe, Russia, Japan and South Korea, agriculture is the number one cause of the soot and smog deaths, according to the study.

Worldwide, agriculture is the No. 2 cause with 664,100 deaths, coming in behind only the more than 1 million deaths from in-home heating and cooking done with wood and other biofuels in developing world.

THE ASSOCIATED PRESS



A man bears with a hazy day in Singapore. NG HAN GUAN/
THE ASSOCIATED PRESS

IN BRIEF

Orion launch postponed

NASA's newest spacecraft, the Orion, won't be flying astronauts as soon as anticipated.

On Wednesday, top NASA officials said there isn't much confidence in the original 2021 launch date. That's because of the space agency's history of running into unexpected problems in new programs, like Orion.

Managers set 2023 as the new official launch date for the capsule, although they said they haven't entirely given up yet on 2021.

Orion is meant to expand human exploration in space, principally Mars. The 11-foot capsule will blast off atop a megarocket still under development by NASA, called SLS for Space Launch System. An unmanned test flight of Orion and the new SLS rocket is still on schedule for 2018.

The spacecraft sailed through its first test flight in December. Nonetheless, NASA Associate Administrator Robert Lightfoot said there were too many variables ahead to calculate the chance of meeting a 2021 launch.

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Learning Opportunities Ahead

Community Information Forum: Dr. Eric Smith presents

Gain a better understanding of Alzheimer's disease and related dementias. Dr. Eric Smith will lead an informative presentation and answer some questions from the audience. As a local expert on dementia, Dr. Smith is an Associate Professor of Neurology in the Department of Clinical Neurosciences at the University of Calgary and a member of the Hotchkiss Brain Institute. The Alzheimer Society of Calgary will also share information on the programs and services available to help you.

This is a fantastic opportunity for people looking to learn some excellent, introductory information about Alzheimer's disease or related dementias, or who may be searching for additional support, resources, hope and inspiration. There is no cost to attend but registration is required.

Saturday, September 26th 10 a.m. – 12 p.m.
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SOCIAL MEDIA

Facebook working on empathy button

Facebook may finally be getting a button that lets you quickly express something beyond a "like."

Founder and CEO Mark Zuckerberg said Tuesday that people have been asking for a "dislike" button on the social media site for years.

Speaking at an event at Facebook's Menlo Park, Calif., headquarters that was streamed live online, Zuckerberg acknowledged that "like" isn't always

appropriate for some posts — about a tragic news event, for example — when people might want to express empathy.

Zuckerberg said the company, however, has veered away from making a "dislike" button, which could be used to vote down other people's posts. He said the new button is ready to be tested soon and could be rolled out broadly depending on how it does.

THE ASSOCIATED PRESS

IN BRIEF

OECD sees lower growth

The OECD has lowered its estimate for Canada's economic growth this year to 1.1 per cent — down 0.4 of a percentage point — as weakened conditions in recent months affect many countries around the world. The Paris-based economics organization says that lower prices for oil, coal and metals are hampering countries that depend heavily on commodity exports, such as Canada and Australia.

THE CANADIAN PRESS

La Presse ends print run

Montreal La Presse says it will end the weekday printing of its daily newspaper in the new year, nearly three years after introducing its free digital tablet edition. The print edition of the French-language paper will only be available on Saturdays after Jan. 1. La Presse president and publisher Guy Crevier says the digital edition is more successful than the 131-year-old print edition.

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Retailers get lifeline

TECHNOLOGY

Montreal firm says it can help companies get into digital age

A Montreal tech company with big ambitions for global growth says it has an inexpensive solution for restaurateurs and other retailers looking to thrive in the digital age.

Lightspeed says its cloud-based software system can assist mid-sized retailers and restaurants manage inventory, take orders, process payments, analyze customer shopping patterns and develop an e-commerce presence.

Founder and CEO Dax Dasilva says Lightspeed's customers average \$600,000 a year in sales per location, and up to 50 stores.

For a monthly fee that can start as low as \$76 a month, they can access Lightspeed software and apps either from mobile devices like iPads or older desktop computer systems.

Running a business is much more complicated than it was 20 years ago, Dasilva said. Business owners not only need to have strong in-store offerings — they also need a strong online and social media presence.

"So in order to be this modern independent retailer ... they need somebody on their side to build systems that will help them be four people at once," the 39-year-old Vancouver native said.

Founded in 2005, Lightspeed is doubling its business annually. It already has 25,000 customers in more than 100 countries, including about 1,500 restaurants, that process \$10 billion worth of yearly transactions.

It hopes to further expand its global reach after Quebec's



Dax Dasilva, CEO of Lightspeed, in his Montreal office Tuesday. PAUL CHIASSON/THE CANADIAN PRESS

“So in order to be this modern independent retailer ... they need somebody on their side to build systems that will help them be four people at once.”

Dax Dasilva

Caisse de depot and Investissement Québec led an \$80-million investment involving original funding partners Accel Partners and iNovia Capital. Lightspeed said it has been inspired by Canadian tech companies like Ottawa's Shopify and Hootsuite in Vancouver.

"We want to be the tech anchor in Montreal," Dasilva said during an interview in his office in a renovated building in Old Montreal — one of eight offices around the world.

Lightspeed is looking to take

advantage of new regulations in Europe and North America to sell its retail and restaurant programs.

Quebec has joined several countries in Europe and Latin America that require bars and restaurants to provide sales transactions to ensure proper payment of taxes.

In the United States, the credit card industry is switching to chip cards long used in Canada to cut down on fraud. Starting Oct. 1, business owners rather than the

card companies will be liable for any fraud from purchases made by magnetic-strip cards.

That's a big potential growth market for companies like Lightspeed that works with payment processors to offer the service, said Dasilva.

"Once the deadline is here I think it's only going to take a couple stories of people that lost money for people to want to invest in this (chip-reading) hardware."

Caisse de depot vice-president Christian Dube said the Caisse was drawn to invest by Lightspeed's growth potential outside Canada.

"We're really looking at this company on a global basis and the market share that they can take in the U.S. ... and what they can do in Europe," he said.

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CHANTAL HÉBERT: ON THE DISTINCTLY CENTRIST NDP



“It is hard to connect enough dots to get a solid take on the big picture of the first NDP government. Reading between the lines, it hardly looks worth the 60-year wait of the Canadian left.”

Jim Flaherty could have signed off on the fiscal framework the NDP presented on Wednesday. It borrows more from the late finance minister's budgets than it offers original content — at least at the front end of a New Democrat federal mandate.

That starts with the tax-cutting infrastructure Flaherty put in place over his near decade as Stephen Harper's finance minister. Under a federal government run by Thomas Mulcair, its main pieces would remain untouched, and with them the toll they take on the federal government's capacity to finance programs.

The recent doubling of the annual contribution to a tax-free savings account would be reversed, but the concept itself would be retained, as would the Conservative income-splitting plan, inasmuch as it applies to seniors.

The two-point cut in the GST; the universal child benefit — as recently enhanced by Flaherty's successor Joe Oliver — would also be there to stay.

The NDP would reverse the decline in the corporate tax rate, but at 17 per cent instead of the 15 per cent that it would remain over the average maintained under Flaherty.

As promised by Mulcair, the NDP, according to its fiscal framework, would deliver balanced budgets and, possibly, a surplus for every year of a full mandate — for a cumulative total of more than \$14 billion.

The price that the New Democrats are willing to pay to beat the Liberals on the deficit front and the Conservatives at the surplus

game is on the front of activism.

At least over the first few years, Canadians might not see much difference in the level of federal engagement on the social front.

There would not be a lot of money in the first years to lure the provinces into buying the ambitious national child-care program that is a centrepiece of Mulcair's platform.

The promise to maintain the increase in the yearly health transfer at six per cent once the current arrangements run out in 2017 would come with strings attached for the provinces.

The extra money would be conditional on implementing the NDP's agenda for — among other items — more palliative and long-term care, the recruitment of more doctors and the opening of more primary

care clinics.

The multi-year commitments to public transit and municipal infrastructure look modest when they are unbundled in annual installments.

On Wednesday, party spokespeople described the commitment to raising Canada's contribution to foreign aid to 0.7 per cent of Canada's gross national product as “aspirational.”

By all indications, Mulcair's pledge to balance the books is doable. Fulfilling his more ambitious promises could turn out to be another story. In many instances, one would not know until a second NDP mandate.

As for the political algebra that is behind the party's fiscal choices, many questions remain.

A two-per-cent hike in the corporate tax rate may sound modest, but that does

not mean it will be well received. In a rare show of agreement, the Conservatives and the Liberals instantly predicted that it would result in significant job losses.

At seven pages — including pictures — the NDP handout fell well short of a detailed platform or even a précis of one. According to the New Democrats, that's because some of the measures the party has already factored in its spending plans have not yet been announced.

Still, as fiscal plans go, this one was on the light side. Most government or corporate business plans do not tend to list spending categories under headings such as “Help Where it's Needed Most.” For those who wonder, the NDP would throw about \$3 billion over four years in that generic pot.

Given all of the above, it is hard to connect enough dots to get a solid take on the big picture of the first NDP federal government. But reading between the lines of the fiscal framework, that government hardly looks like it was worth the sixty-year wait of the Canadian left.

By comparison, the manifesto published earlier this week by a group of high-profile activists comes across like a prescription for a revolution.

Some of its leading signatories have long-standing ties to the New Democrats. It is hard to imagine that they inhabit the same planet as Mulcair's NDP.

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

metroview

We can't define ourselves by our borders anymore



Michael Coren
For Metro

Tears are not enough. To be more specific, a few days of emotion over an iconic photograph of a little boy who died as his parents fled Middle Eastern anarchy and violence for western stability and peace will not solve anything at all. Worse than this, it tends to make us feel comfortable in our sorrow, as though a passing concern puts matters right. It doesn't.

The solution to the entire migrant issue and what will be the ongoing mass movement of refugees and transient populations is a profound rethinking of what we mean by nation, citizenship and identity. We need to do this in North America, but in Europe it is even more necessary and even more challenging.

All of us live in community, and if a nation is anything at all, it is a collective of disparate individuals rather than a cookie-cutter assembly of men and women of the same kind and with the same passport. We should be defined not by how firmly we lock the door, but how widely we open it.

This continent is more experienced and comfortable with mass immigration. The United States, for example, once considered adopting German as a second language because of the enormous numbers of German immigrants. It's facing similar discussions now with Spanish. Canada was once

largely Protestant, but is now more than 40 per cent Catholic. Ontario was solidly Anglo-Celtic, but Toronto is now the most multicultural city in the world. And in spite of what the usual suspects say, it works.

Much of Europe, however, still thinks in loose terms of race and nationalism. This is not to say that European countries are reactionary or racist — mind you, in Hungary and parts of Eastern, central and even Mediterranean Europe there are some troubling indications — but that to most Europeans, the future of their country is based on the past, and not some potential that requires change and adaptation.

Yet with social media and television, most cultural boundaries disappeared some years ago. Economic and trade barriers are increasingly redundant. And religious dominance by one particular faith is, for most of us, a historical footnote.

I realize, of course, that the new wave of migrants is different from that of the past. At the moment they're mostly Arab or Afghan, and that enables many toxins — racist toxins — to be pumped into the bloodstream of the body politic. Let's not be disingenuous: Newcomers are seldom welcomed, and whenever there is an excuse to reject or even hate, some people will find it. The latest empty warning is about terrorism and fundamentalism. We have to do better than that. Change is hard, but change is essential.

THE MICROTREND: Antibiotic use doesn't MOOve



Chicken farmers have flocked to the antibiotic-free trend: Consumers are demanding it, and for producers it means reduced costs and a lower chance of creating scary super-bugs. But ranchers raising cows seem to have less of a beef with the idea of loading animals up with antibacterial medicines. They haven't significantly reduced their use. The price of red meat hit historic highs this year, topping at an average of \$6 per pound in July — and why change when things are going so well? Though organic beef sells for about 80 per cent more, making the switch takes upfront investment, paperwork and risk. As livestock goes, cows live for a pretty long time, and that means more opportunity for nasty bugs to spread through the herd. SOURCE: GRUB STREET

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FALL REFRESH

Every fall, we look forward to updating our wardrobes. And, just as the seasons change, our beauty routines need a new direction, too. So swap out your summer must-haves and make room for the latest products that are primed for cooler weather, all available at Shoppers Drug Mart.

Colour Coded

On the runways, violet-red strands stood out against fall's darkly romantic looks. So, when the weather starts to cool, heat things up with a timeless auburn tint. For a bold take on the trend, try a shimmering shade with purple undertones. A wash of copper works for lighter strands, while a hint of mahogany is sure to spice up brown-based locks. Whether you prefer to play it safe with a temporary option, or want to switch up your shade for keeps, wash with a colour-safe shampoo and conditioner to prevent fading, while adding smoothness and shine.

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TIP

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a week
it soft
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Mindy mines motherhood

RELAUNCH

Party girl actress and writer is all grown up in fourth season

Lisa Weidenfeld
Metro | New York



The Mindy Project has not had an easy time on the air. The show has been in danger of cancellation almost every season and has gone through a series of cast changes.

Last spring, Fox finally pulled the plug. But luckily for fans of the show, online streaming service Hulu was on the hunt for original programming and scooped it up. CityTV will broadcast and stream it for Canadian viewers.

The switch to streaming comes with some perks according to series creator Mindy Kaling. "To not have to worry about what the ratings were the next day, because who knows what the promotion had been for the show, and all those other things, is going to be a nice change for me personally," she explains.

"I know that going into this that being a showrunner and being a show creator, it's not just about writing and acting and the side of it that's the art and the creativity. I know it's about the business, and I have been very focused on that in the last couple of years."

She adds, a little wryly, "That'll be good to take that energy that I had about worrying about ratings and put it into a different worry."

But it's not just behind the scenes where a lot of changes are in store: The fictional Mindy Lahiri will be trying to define herself as a mother this season.

"She is such a funny character with so many idiosyncrasies, and to put that towards motherhood has been such a delight," she says.

Kaling says that in particular, it's been fun to transition from writing about all the different ways to be a "crazy single woman in Manhattan" to trying to figure out how parenting would work between a Catholic man and "an agnostic, Hindu party girl, who doesn't really believe in anything."

The act of parenting itself is not the only challenge Mindy Lahiri will face. There's also the challenge of being a working, ambitious mother with a young child. Asked if Lahiri will do well with the prospect of taking some time off, Kaling says, "She does not react well to it. One of the things I'm most excited about this season is toying with the ideas of a working mom."

The whole working mom thing may change Lahiri's own assumptions about what she thought it would be like.

"I think Mindy is someone who in the past has been like, 'the minute I get married, I am stopping working. I'm going to be an insufferable yoga mom

with a hot body, and I'm going to be drunk all day.' (She's) seeing the reality of what it's like to take care of a baby and a human that you love and trying to balance that with her ambition."

Don't go thinking that just because Lahiri has been a little shallow in the past, she'll be an irresponsible parent — though there will be the usual "Mindy" twist to things. "We all decided in the (writers') room, the most important thing is that we know that she's going to be a good mom. And inherently she is a good person. But she does some really terrible things," says Kaling.

One of the biggest fan favourite moments on the show was when Chris Messina showed off some unexpected dance moves as Mindy's beau, Danny.

Kaling says they've been "asked so much about his dancing" that "we make a reference to it in a very fun way and address it in a fun way."

So he won't be dancing again, per se, but "he's very multitalented, so we have other things that he does that we're going to be taking advantage of this season."

And it sounds like she's feeling sympathetic to Messina about the whole thing: "God bless Chris. I feel like he probably gets asked about it more than anything else."

No wonder she wants to have him show off some other skills.



BOOK RELEASE

Why Not Me? gives Kaling fans an inside look at her life

Mindy Kaling may be gearing up for the fourth season of her TV show, The Mindy Project, but that didn't deter her from writing another wildly entertaining and completely relatable book, Why Not Me?

Her first memoir, Is Everyone Hanging Out Without Me? (And Other Concerns), spent time on several bestseller lists. Why Not Me? will certainly follow in its footsteps.

Not only does Kaling write about her views on weddings, dinner parties and how to look spectacular in a photo shoot, she also allows readers to peek inside her dating life. This includes a civic-minded beau who happened to work for the president of the United States, an imaginary history teacher and B.J. Novak. Her long-time friendship with Novak can only be described as a little messy and very touching.

More than anything, Why Not Me? is a story about Mindy Kaling's work ethic. Kaling is gracious enough to spill her secrets here: all you need is a ton of dedication to your craft, a lot of confidence, a touch of bravery and a server at McDonald's who knows your name.

THE CANADIAN PRESS



WE PLAY

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Feminism, by way of graphic novels

NEW RELEASES

Step Aside, Pops, is a satirical take on 'ballchopping'

Sue Carter
For Metro Canada



People identify as feminists for a multitude of reasons, both personal and political.

When Kate Beaton first started posting her online comic, *Hark! A Vagrant*, her focus was on parodying male-dominated history and literature in the most absurdist way possible. Feminism, while always the undercurrent, has never been the point of her sly punch lines, despite her love of suffragettes and the Brontë sisters.

"I started making comics about history and they had women in them, and people were like, 'Wow, what kind of feminist work is this?'" Beaton says. "It wasn't a choice that I made: 'Oh, I'm going to blow the lid off this.' But people noticed. And

then you get called a feminist author."

Armed with a history degree from New Brunswick's Mount Allison University and a stint working at the maritime museum in Victoria — coupled with an insatiable appetite for research, literature and pop culture — the Cape Breton-born artist's website quickly became a destination for intellectual comics lovers.

Beaton's first collection, *Hark! A Vagrant*, published by the venerable Drawn & Quarterly, became a New York Times bestseller. Her new book, *Step Aside, Pops*, kicks off where the last book ended, introducing a new arsenal of characters such as the fork-tongued "Straw Feminists" who pop up during already terrifying shopping trips for training bras and in the closets of unsuspecting children.

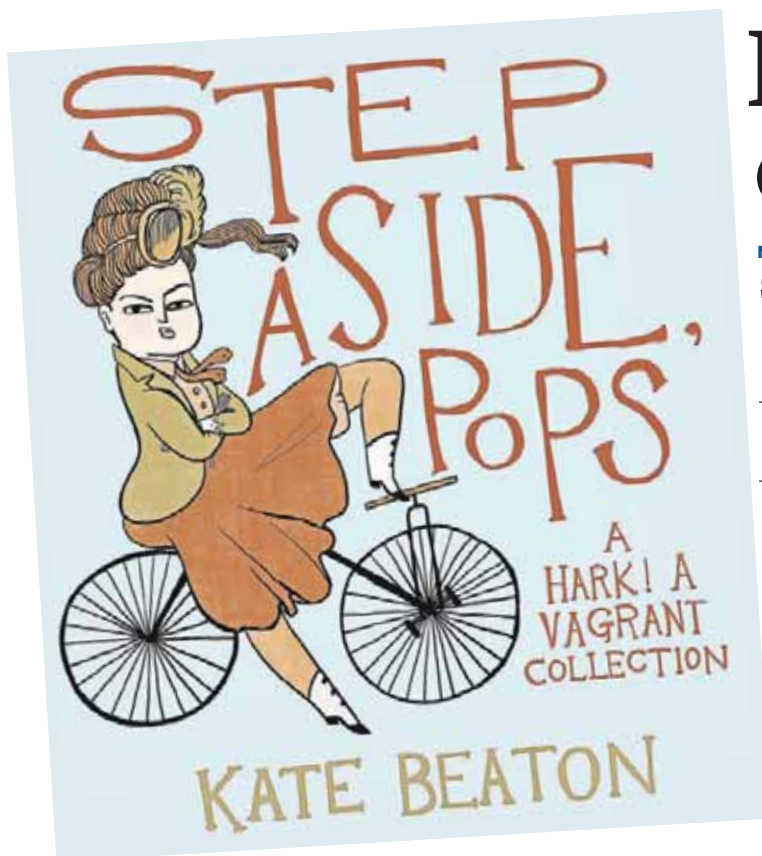
Beaton's depiction of the evil-minded, cigarette-wielding women could seem 1970s retrograde, but she's cleverly mocking the vitriol that permeates social-media discussions surrounding gender equality. "The image of the bra-burning, ball-chopping boogeyman shows up in all these conversations where you're trying to talk about feminism," Beaton says. "It's an image that scares younger women away be-

cause they think feminists are these joyless, awful people. This heartless person who just wants to destroy the world. But it's a funny character to me. It always comes back to humour."

Ultimately, it's Beaton's love of old-school literary humour — she's a big Stephen Leacock fan — and her awareness of feminist history that has made *Hark! A Vagrant* part of the current zeitgeist. There are hilarious interpretations of cultural icons such as Nancy Drew, Wonder Woman and Agent Scully from *The X-Files*. But Beaton gives equal space to women such as public-health physician Dr. Sara Josephine Baker and 1930s civil-rights activist Ida B. Wells, one of her personal heroes.

"People have such access to information and such platforms to talk from now. Other voices and characters and other stories are being told, and demanding a change in the way we learn history, and the way we look at movies and literature and everything else," says Beaton. "There's just a palpable movement in this shift of the status quo. I'm just part of that, I think."

Sue Carter is the editor at Quill & Quire magazine.



Kate Beaton's latest work introduces a new arsenal of characters, such as the fork-tongued "Straw Feminists" who pop up during already terrifying shopping trips for training bras and in the closets of unsuspecting children. HANDOUT



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And now we turn to Oscar

TIFF PREDICTS

Award buzz begins as the festival draws to a close

Ned Ehrbar
Metro | TIFF



The Toronto International Film Festival is practically the official kick-off of awards season, with many movies debuting at TIFF looking to go on and dominate the Oscars race.

So how has this year's crop fared as far as potential awards glory? Some might say it's too early to speculate, but what's the fun in that?

Based on critical and audience reactions overheard at TIFF parties, on the streets and on Twitter, there are only a few real promising standouts — chief among them the highly acclaimed *Spotlight* and *Room*.

The former could see Michael Keaton getting another chance to take on Eddie Redmayne in the best actor race, while the latter's Brie Larson has suddenly shot to the front of a fairly crowded best actress contender field.

Speaking of Redmayne, his work in *The Danish Girl* should just about guarantee him a

Alicia Vikander
GETTY IMAGES



second nomination — and possibly another win — but his co-star, Alicia Vikander, is where voters should really be looking. Less of a guarantee is last year's best actress

winner, Julianne Moore, whose TIFF film *Freeheld* has not been getting great responses at the festival. And her film isn't the only entry that failed to meet the expectations facing it as it arrived in Toronto.

David Gordon Green's *Our Brand is Crisis* and Jay Roach's *Trumbo* seem to have let a lot of people down, but *Trumbo* could still get some love — at least from the Golden Globes — because of voters' affection for both movies about Hollywood and star Bryan Cranston. And while *About Ray* fea-

tures some fantastic work from Naomi Watts and Elle Fanning, the Weinstein Company's sudden decision to move its release date from this week to who-knows-when tells you all you need to know about their confidence in it as an awards season player.

As far as any of the films' best picture chances, a lot of that will have to do with which takes home the coveted People's Choice Award this weekend.

Several past winners have gone on to take the big prize, including *Slumdog Million-*

aire, *The King's Speech* and *12 Years a Slave*, while other years' winners like *Silver Linings Playbook*, *Precious* and last year's *The Imitation Game* went on to earn Oscars in other categories.

While it's

Brie Larson
GETTY IMAGES



not a sure thing, the producers of whichever film nabs the honour — like, say, *Spotlight* — are probably going to need to make sure their tuxes and gowns are cleaned in time for February.



Michael Keaton, left, could grab an Oscar nomination for his turn in *Spotlight*. CONTRIBUTED

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CRITICAL APPRECIATION

Book celebrates the constancy of Bill Murray's popularity

Richard Crouse
For Metro Canada



In the 1950s, author Robert Schnakenberg's father was the letter carrier who delivered jazz legend Louis Armstrong's mail. "Louis would say, 'Hi Mr. Mailman' and sometimes Louis and his wife would invite my dad in for coffee. That is sort of my claim to fame."

It also began a career Schnakenberg says involves "lurking around the edges of famous people." The author of more than a dozen books, including The Encyclopedia Shatnerica and Christopher Walken A-to-Z, Schnakenberg's latest is The Big Bad Book of Bill Murray, a weighty tome analyzing the life and career of everybody's favourite Ghostbuster.

"They're more history books than puff pieces about celebrities," he says on the line from his Brooklyn home. "I wanted to approach them

from a quasi or mock academic perspective and treat them as if they were historic artefacts rather than just pop culture icons."

Murray was a perfect subject for the pop historian. "I had done two previous A-to-Zs and was looking around for a third person to round out the trilogy. I had visions of a three volume slip case edition in my head."

Murray fit the criteria. "Who has a long career? Who has left a paper trail of interviews and profiles? Who has an off-camera persona that is just as interesting as what they do onscreen? It just clicked last year. He reached a point of saturation with all these viral videos going around that (the publisher)said, 'Let's do the book now.'"

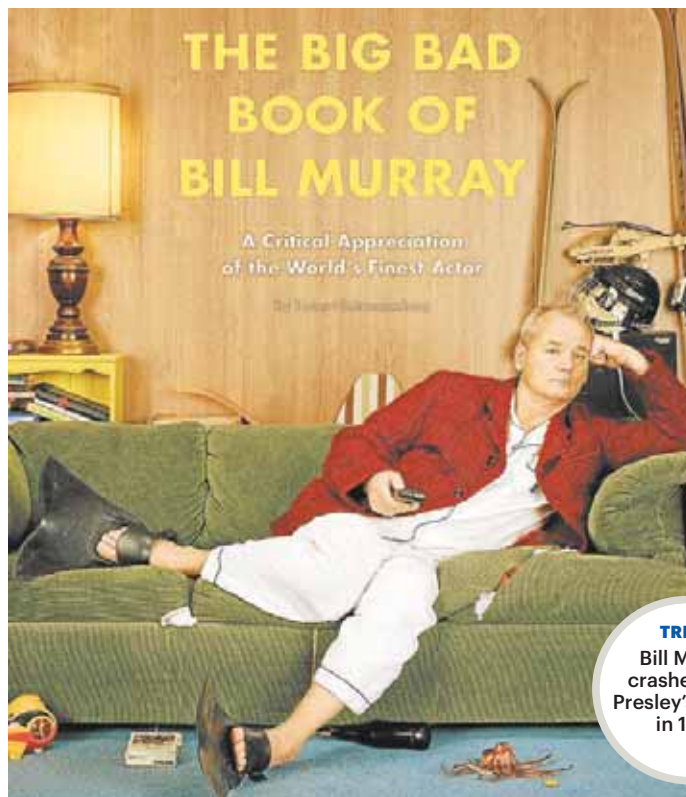
The volume provides an overview



He was always cool; just cool in different forms over the years

Author Robert Schnakenberg

of Murray's long and varied time in the public eye. From critical appreciations of his films, to interest-



BY THE DECADE

Murray an actor for the ages

"His career provides a lot of entry points for people who want to get into him," says Schnakenberg.

"If you came of age in the '70s, the way that I did, you remember the Saturday Night Live version of Bill Murray.

"If you were 13 in 1984 you probably think of him as Ghostbusters Bill Murray.

"If you were a proto-hipster in the '90s your image is probably the guy in all the Wes Anderson movies.

"Now people know him as the dishevelled guy who crashes people's parties."

ing trivia, The Big Bad Book of Bill Murray spans decades of fascinating behaviour.

The point is, for almost forty years Bill Murray has been a constant in our lives.

"Bill Murray never had to come back because he never went away," says the author. "He was always cool; just cool in different forms over the years."

TRIVIA

Bill Murray crashed Elvis Presley's funeral in 1977.

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Coach prairie wild

NEW COLLECTION

Luxury brand flips script with hoedown on its 75th birthday

Upscale fashion company Coach celebrated 75 years in business Tuesday, not just with bags and shoes, but with bright cowgirl leather and prairie flower frocks for women.

Yes, actual clothing to go along with all those drool-worthy accessories you, your mom and your daughter may have at home, or wish you did.

The company has shown

smallish clothing collections before at New York Fashion Week, but this was the first full runway spectacle, staged on the elevated High Line, a favourite park spot filled with wildflowers and high grasses.

In his fourth collection for Coach, British creative director Stuart Vevers acknowledged this season's mixed-print dresses and leather jackets were aimed at broadening interest in the brand's clothing among young women. These cowgirls were intended to be of the surf, skate and punk variety.

"Of course it's a challenge, but it's what I should be doing as creative director. I need to look into the future and use

our heritage as a touchstone for everything that we do," Vevers said backstage.

This collection, harkening back to the '70s in style, turned iconic Coach touchstones on end.

The saddle-coloured leather and the horse and coach were there, Vevers said, "They're just presented in a new way."

What Coach thinks those customers need in garments includes a calico coat in the colour of chalk paired with a butterscotch patchwork low boot. And they might also need a loose tank dress in orange evoking a meadow, or a biker jacket adorned with pink mountain buds. THE ASSOCIATED PRESS



Coach's punk cowgirl style.

GETTY IMAGES FOR COACH

SCHOLARSHIP WINNER

Chef gets jus desserts

A Calgary chef has taken top prize in a national competition designed to help jump-start the careers of young chefs.

Ian MacDougall, 23, of Model Milk won the Hawthorth Young Chef Scholarship Foundation award of \$10,000 and a chance to cook in an international restaurant.

MacDougall beat the seven other finalists Saturday with his dish of roasted squab with lobster agnolotti, nasturtium braised endive and squab jus.

Cynthia Iaboni, 26, of Le Serpent restaurant in Montreal was named Le Creuset's Rising Star and took home \$5,000.

The scholarship is intended to encourage Canadian chefs age



Calgary chef Ian MacDougall

HANDOUT/THE CANADIAN PRESS

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THE CANADIAN PRESS

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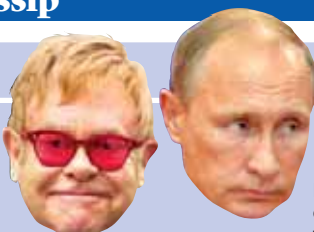
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GOSSIP BRIEFS

Elton John fell for a phone prank

Two Russian pranksters say they fooled Elton John into believing that Russian President Vladimir Putin had given him a call.

The British star on Tuesday posted a message on Instagram, thanking Putin for calling him to discuss gay rights in Russia and in-



viting him for a meeting in Moscow. Putin's spokesman Dmitry Peskov denied the reports, saying that Putin never called John.

Vladimir "Vovan" Krasnov and Alexei "Lexus" Stolyarov

told Russian daily Komсомolskaya Pravda on Wednesday that they had fooled Elton John by calling him on Tuesday and pretending they were Peskov and Putin.

The two men, known for prank-calling Russian and Ukrainian celebrities, said the audio of the call would be broadcast on a prime-time show later Wednesday.

THE ASSOCIATED PRESS

Lady Gaga backs Clinton

A video of Lady Gaga arriving at LAX has surfaced online, and in it the pop star lets us all know what she really thinks of Republican presidential candidate and billionaire fellow New Yorker Donald Trump.

"Hey, Gaga are you a Donald Trump fan?" a pushy



TMZ-type photographer asks. Gaga simply cackles in response.

"Gaga, so that's a no? Is that right? On Donald

Trump? Is that a no?" the photographer asks again as the singer simply responds with a closed mouth smile into the camera.

When asked who she does like, Gaga quickly shouts out, "Hillary!"

So if you were waiting for a sign from Gaga as to which candidate to support, there you go. MATT LEE/METRO

Not funny: Comedian comes clean

9/11

Rannazzisi was outed by The New York Times for lying

Ned Ehrbar
Metro



This is a big week for 9/11-related apologies. First Adrian Grenier for his Iraq tweet, then the guy from Devo for his terrible wedding reception and now The League star Steve Rannazzisi is sorry for lying about being in one of the Twin Towers on 9/11. Yikes.

"As a young man, I made a mistake that I deeply regret and for which apologies may still not be enough," Rannazzisi posted to Twitter. "After

I moved with my wife to Los Angeles from New York City in 2001 shortly after 9/11, I told people that I was in one of the World Trade Center towers on 9/11. It wasn't true. I was in Manhattan but working in a building in midtown and I was not at the Trade Center on that day. I don't know why I said this. This was inexcusable. I am truly, truly sorry."

He continues: "It is to the victims of 9/11 and to the people that love them — and the people that love me — that I ask for forgiveness. It was profoundly disrespectful to those who perished and those who lost loved ones. The stupidity and guilt I have felt for many years has not abated. It was an early taste of having a public persona, and I made a terrible mistake."

What's extra awkward is that this is probably what he'll best known for, at least for a while.



STYLE WATCH RYAN REYNOLDS walks the red carpet at the Toronto International Film Festival premiere of road movie Mississippi Grind, Wednesday. LIZ BEDDALL/METRO

INSTAGRAM

Protest or provocation?

Naomi Campbell, the supermodel who has never been one to shy away from controversy, posted a topless picture of herself on Instagram.

The post has garnered more than 60,000 likes in only 14 hours. Instagram has a notorious history of taking down pictures of topless women who aren't breastfeeding, and many celebrities have protested this by sharing topless and nearly topless pictures of themselves.

The only question remain-

ing is, will Instagram dare take down a picture of Naomi Campbell?

They better hope she doesn't have her phone in her hands if and when they do.

MATT LEE/METRO



ALL PHOTOS GETTY IMAGES

PATRIOTIC OR NOT

Emily Blunt is blunt

Sicario star Emily Blunt said some stuff that the terrible, terrible TV personalities at Fox and Friends didn't like.

Blunt recently became a U.S. citizen — sorry, Britain! — and had some thoughts on the timing of it.

"I became an American citizen recently and that night we decided to watch the Republican debate, and I thought this was a terrible mistake. What have I done?" she joked to the Holly-

wood Reporter.

Fox and Friends host Anna Kooiman did not like that one bit: "You know what? Why don't you leave Hollywood, California and let some American women take on the roles that you're getting because the Americans are watching your movies and lining your pockets."

Come on, guys, you can do better than that. I think.

NED EHRLBAR/METRO



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JUNO AT CURRIE BARRACKS

CONTRIBUTED

Project overview

Nestled in Calgary's blooming southwest, Avi Urban presents one of their latest developments, Juno. Located at Currie Barracks, Juno offers colonial-style townhomes in one of Calgary's most accessible areas.

Building amenities

Along with double and single detached garages, Juno residents can enjoy a beautiful yard developed by award-winning landscapers. With a basement development option for those seeking more space, Juno homes also feature boutique porches and East Coast-style mailboxes.

Location and transit

Located just off Crowchild Trail, Juno at Currie Barracks is just a short drive from Calgary's trendy Marda Loop area. Easy access to Glenmore Trail also makes Juno an ideal location for commuters, and transit riders have a range of close bus routes to choose from.

+ EVERYTHING YOU NEED TO KNOW

What: Juno at Currie Barracks
Builder: Avi Urban
Designer: Avi Urban
Location: Burma Star Drive SW and Dieppe Drive SW
Building: Colonial townhomes
Sizes: From 1,280 sq. ft. to 1,520 sq. ft.

Pricing: Starting in the \$600,000s
Model: Two or three bedrooms, 2.5 bathrooms, loft and basement development option
Occupancy: Fall 2015
Sales centre: J5 2953 Battleford Ave. SW
Phone: 403-536-7230
Website: aviurban.com

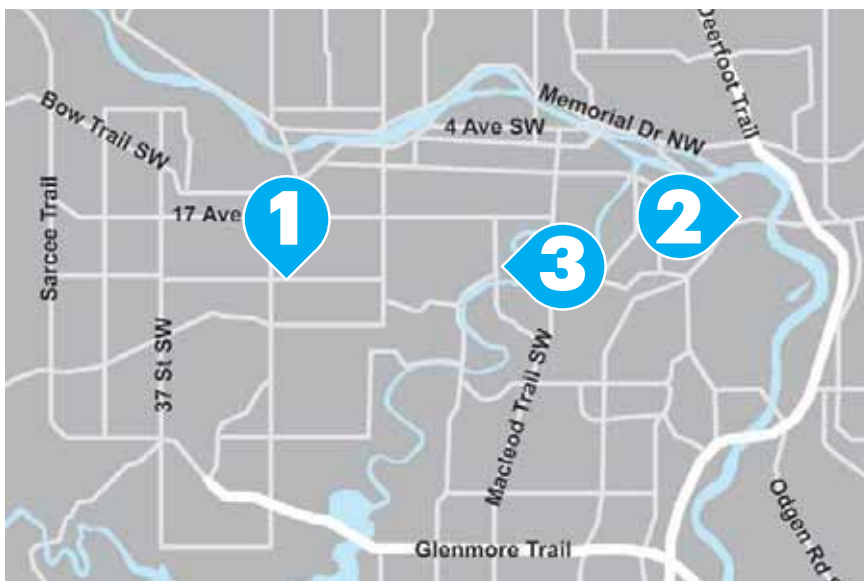
In the neighbourhood

Juno at Currie Barracks is in close proximity to a number of schools, recreational facilities, as well as Mount Royal University. Just up the road, Marda Loop presents residents with a myriad of options for shopping, dining out or just going for a scenic walk around a unique area of Calgary.

ANNA BROOKS/FOR METRO CALGARY

REAL ESTATE

What's hot on the market



ANNA BROOKS/FOR METRO CALGARY

1 MARDA LOOP

Open house: Check out Neva townhomes in Marda Loop, a new project by Sarina Homes. An open house will be hosted Sept. 19 from 12 to 4 p.m. at 2239 26 Avenue SW.

CONTACT: 403-249-8003

2 INGLEWOOD

Now available: A rare opportunity for immediate possession in Calgary's inner city, SoBow Inglewood Condos are available in one of Calgary's most desired neighbourhoods. See the sales centre at 1640 17A St. SE. CONTACT: 587-353-8955

3 MISSION

Selling fast: Spots are going fast at Scollen House, a trendy new condo development in Calgary's Mission area created by 320 Mission Developments. Visit the sales centre at 320 25th Ave. SW. CONTACT: 587-332-0266

+ WHAT THEY'RE ASKING 55 SKYVIEW RANCH ST.



\$188,000

This week, we look at a contemporary new condo development near the downtown core. This one-bedroom unit is located in a midrise building offering the convenience of condo living with the latest amenities and finishes.

Orchard Sky is a new development by Truman Homes. The community consists of seven four-storey buildings with views of the Rockies. Nearby are shopping, playgrounds, parks and easy access to transportation. There are eight floor plans available with a choice of two designer colour palettes. High-calibre features are standard, including ceramic tile, cork floors throughout common areas, granite counters, and a stackable washer and dryer. 403-730-4003, info@liveatorchardsky.com. DUNCAN MCALLISTER/FOR METRO CALGARY

METRO SPACES

Your desk is prime real estate

School is back in session and students are taking in a tidal wave of new information and materials — class schedules, notes, text books, binders.

Creating a good study space is key to getting on top of school work from the get-go, says Georgina Forrest, a member of Professional Organizers in Canada and owner of Smartworks Organizing in Calgary. Here is how to optimize your home study space.

SLASH THE SURPERFLUOUS

Everything at your desk should be there



SHUTTERSTOCK

to help you work. If it doesn't, get rid of it, Forrest says. That includes novelty stationery you haven't used in years, your collection of mismatched pens that don't work — anything that isn't serving your needs.

CLEAR THE DECKS

Your desktop is prime real estate, Forrest

says. Common culprits of desktop clutter include paper clips and staplers. These and anything else you don't use every day should be in a drawer.

ESTABLISH A COMMAND CENTRE

Reintroduce items to your desktop that you need to keep top of mind. Forrest suggests a

tabletop filing system of hanging files that keep information you need to deal with on an ongoing basis, such as bills to pay, forms to fill out, readings for your next class, and information about upcoming exams or other events.

CREATE A FILING SYSTEM THAT WORKS

"Separate the active stuff from the reference stuff," Forrest says. Your most immediate, active files go on your desktop, and notes from each class can be offloaded into binders or files in a drawer or on a shelf for easy access.

LABEL YOUR FILES CLEARLY

Contain, contain, contain. Possibly the most important organizational principle. "If you just throw things in a desk drawer they're gonna get all mushed together," Forrest says. Loot the dollar store for different sized containers to help you compartmentalize your essentials.

— Stephanie Orford



CONTRIBUTED

IT'S ALL IN THE DETAILS

All roofs are not created equal. The difference between a roof that lasts 15 years and one that lasts 30 or more is all in the details.

"When you have work done on your home, it can be a big investment," says Dave Bellingham, owner of Big Top Roofing, a full-service exterior renovation and restoration contractor that has been serving Alberta since 1997. "We offer only the best products for our clients, from hail-resistant roofing products to composite siding, with installation practices that are second to none."

The company offers synthetic roof underlayment, ice and water membrane and drip edge as part of its standard roof installations.

Big Top holds an A-plus rating with the Better Business Bureau for its outstanding track record.

"We take every client through a process of

careful consultation so that we know exactly what they need and want before the project gets started."

Above and beyond its traditional design and estimating offerings, Big Top offers high-tech solutions that provide excellent analysis and simplify the process.

Estimates via pictometry and satellite imagery are a fast and convenient way to see how much the project will cost. The Big Top design team uses the latest in computer image software to transform an image of your home, providing a visual for how you can increase your curb appeal.

"It's so rewarding every time to see every project come together," Bellingham says.

Big Top Roofing and Exteriors is located at Bay 19, 1725-30 Ave., N.E., in Calgary. For more information, call 403-922-9226 or visit bigtoproofing.com.

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TURN OVER A NEW LEAF THIS FALL

AT PARK POINT

As cooler weather hits, Calgarians who work downtown are going to be looking for ways to stay warm, but also maintain the amenity-packed lifestyle they enjoyed when the weather was warmer.

"In the winter months especially, downtown living provides an unparalleled accessibility to workplaces and many outstanding amenities for professionals who work downtown," says Parham Mahboubi, vice-president of planning and marketing for Qualex-Landmark™, developer of the recently launched Park Point residential community.

The new collection of homes, located in the heart of Calgary's Beltline, will be a 34-storey, mixed-use residential tower of 289 residences — one-, two- and three-bedroom apartment-style condos and penthouses, seamlessly partnered with eight street-level, live-work townhomes.

Accessibility is an important factor for Park Point buyers, Mahboubi says.

"When it's cold outside especially, you want to minimize your commute," he says, pointing out that Park Point provides immediate access to Calgary's +15 network of raised, covered and heated walkways through the city. The closest entrance to the +15 SkyWalk is just two and a half blocks from your front door at Park Point.

The walkability of Park Point is exceptional. So much so that the development recently received a walk score that classifies it as a "walker's paradise."

As Calgarians spend more time indoors during the winter months, they will find lots to do in the neighbourhood around Park Point. Spend the day at the Core Shopping



CONTRIBUTED

AMENITIES HELP IMPROVE YOUR LIFE

The winter months aren't just for cosying up with a cup of hot cocoa. They are also your opportunity to buckle down and be your best self.

"At Park Point, we give our residents the resources they need to get fit and get some rest and relaxation, all without having to leave the building," says Parham Mahboubi, vice-president of planning and marketing for Qualex-Landmark™, developer of the up-and-coming Park Point residential community.

Park Point's fully equipped gym is perfect for professionals seeking a fit and healthy lifestyle and is conveniently located within the tower podium so residents don't need to exit the building.

The Park Point fitness facility, exclusive to residents and their guests, offers state-of-the-art equipment, a yoga studio, and a steam room and infrared sauna with showers. "We designed our amenities to help residents streamline and simplify their lives," Mahboubi says.

10th and 11th Avenue, just a couple blocks walk away.

After work, if you are looking to warm up and treat yourself to a drink or dinner on the town, Park Point's Beltline neighbourhood is a hub for some of Calgary's best restaurants and bars.

How about some hearty house-made sausage from Taste Kitchen and Lounge? Taiko Taco food truck delivers a mean pork belly taco, infused with Asian flavours like spicy Korean gochujang, fermented kimchi and nutty black sesame. Boxwood Café offers Sunday suppers, a dinner made with seasonal ingredients that's ready for you to take home on a chilly Sunday evening this fall.

For those who commute everyday and need a filling and delicious option for the way home, these are some of Calgary's best.

Centre in Calgary's city centre, stroll down the National Historic Stephen's Walk four

blocks away, or check out the range of eclectic shops in Calgary's Design District along

Innovative, thoughtful designs

When you buy a home, you need to make sure it will stand the test of time. Innovative and thoughtful design coupled with a long history of land development expertise will live up to that.

Qualex-Landmark™ keeps its promise to completing the projects that it starts irrespective of market conditions, while placing high emphasis on customer service.

"According to a recent third-party survey by Avid Survey, Park Point is well above the Canada-wide average of 82 per cent with 94 per cent in overall homebuyer satisfaction," says Jordan Beach, vice-president of sales and service for Qualex-Landmark.

Having a reputable developer with a solid and



extensive track record for building your home is key, says Parham Mahboubi, vice-president of planning and marketing for Qualex-Landmark.

"Qualex-Landmark has built its brand with many solid successes. The company has performed again and again to design and build outstanding homes for Calgarians."

The quality and craftsmanship at Park Point will be obvious the moment you walk in the door — and the quality finishes are evident in the Park Point discovery centre, too.



CONTRIBUTED PHOTOS

Kitchens include a fully integrated upscale AEG and Liebherr appliance package with a gas cooktop from Germany, delivering European ingenuity and quality for anyone who is inspired to create their own culinary masterpiece.

The value is also apparent in the spa-like bathrooms. They feature Italian Armony Cucine cabinetry with marble countertops, porcelain tile backsplash and flooring accented by polished-chrome tap fixtures and accessories.

The floor plans were designed to use space

intelligently and maximize natural light, Mahboubi says. Living areas are open concept to let in the sunshine, a quality that is enhanced further by the over-height, seven-foot suite entry and interior doors, expansive windows, and approximately nine-foot ceilings in living areas.

The quality of a Park Point home doesn't just make it a great place to live, it makes Park Point a great investment.

For more, visit qualex.ca/parkpoint.

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"My team and I take clients from design consultation to installation," says Ann Cutting, owner of Ann Cutting Designs, longtime Calgary designer.

She has partnered with Alberta Hardwood Flooring to offer the Hunter Douglas Gallery program, a personalized design service that helps customers find their dream window treatments with second to none service and expertise.

"There are many factors you have to consider when you're selecting your window coverings," Cutting says. "We help simplify that selection process, taking into account

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your style, the colour palette of the room, your functionality and privacy needs, your lighting requirements and your budget.

"Our wide variety of stylish choices fit



Ann Cutting, owner of Ann Cutting Designs. CONTRIBUTED

with so many different design aesthetics. Window coverings can make a dramatic difference to the style of the room. Come explore the possibilities."

Installation is a breeze, thanks to Cutting's team of installation experts.

"Our installers are prompt, courteous and helpful, and you'll feel comfortable in-

viting them into your home," Cutting says.

The installation team uses professional techniques and equipment on every installation. They are fully trained to properly measure and install virtually any window covering.

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WHY ALBERTA CONDOS AREN'T AN EASY SELL

MAJOR CITIES ARE COMING OFF OF A BUILDING BOOM, COUPLED WITH HESITANT BUYERS

Alberta condo owners are feeling the double whammy of supply and demand as they try to unload their units in an increasingly tight market, says Scott Bollinger, ComFree Commonsense Network's licensed associate broker.

Though Alberta's slowing economy is impacting all types of home sales, condos — especially apartment-style condos — are proving tougher to sell, Bollinger says.

In Calgary, August 2015 apartment style condo sales were down 40 per cent compared to August 2014, and prices dipped nearly 11 per cent. Sales of detached homes, meanwhile, dropped about 23 per cent, and the average price was off by two per cent.

Edmonton numbers are more moderate, but tell a similar story, Bollinger says — the resale-condo segment is being hit by growing supply and shrinking demand.

"Fewer buyers in Alberta are willing to commit to a condo purchase, in this market and this economy. That's forcing sellers to cut their prices, and it's taking them longer to sell," Bollinger says. "Potential buyers of resale condos are increasingly choosing to rent, because they can get a similar unit for a similar cost without the risk."

Some entry-level condo sellers will have

less equity in their properties than owners of single-family homes, he says. That leaves them more vulnerable to the impulse to sell at reduced prices.

"If the market changes for the worse, condo sellers would be in more trouble. Getting out of the market now — even if it means contemplating lowball offers — becomes more of a priority," Bollinger says.

On the supply side, the decade-long condo building boom in Calgary has contributed to a bigger inventory of unsold new condos, which are competing for attention and buyers with resale units.

"And in Edmonton, condo cranes are crowding the downtown, so you can bet that some buyers are opting to wait and buy a brand-new home rather than jump into the resale market this year," he says.

Sellers who might be feeling gloomy about the state of Alberta's condo market should be cheered by one fact, though, Bollinger says.

"We're coming off years of exceptional condo sales in both of Alberta's big cities, so these slowdowns perhaps look worse, statistically, than they really are," Bollinger says. "We would have been thrilled with these sorts of numbers just a few years ago."

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Delivering you a good night's sleep

Simmons Mattress Gallery goes above and beyond for its customers

When you are buying a mattress, quality and end-to-end service are essential.

When you need a mattress in Calgary, there is no better place to make that happen than Simmons Mattress Gallery.

Family owned and operated, the company has developed a stellar reputation in Calgary for going above and beyond for customers, and for the quality of its products.

"Since the day we opened 16 years ago, our top priority has been to help customers get a good night's sleep," says Charlie Gouldsbrough, owner of Simmons Mattress Gallery. "Our focus is purely on our customers' experience, from the products we choose, to every step of the process between the first time you step into the showroom to when you lie down on your new mattress for the first time."



CONTRIBUTED

The store's staff know the lines, materials and makes of their mattresses inside out, and provide expert advice about which will be

best for you from the store's wide range.

When customers are ready to order, Simmons Mattress Gallery has its mattresses custom-

made in Calgary within four business days. "We don't stock beds in a warehouse," Gouldsbrough says. "Our beds are freshly made for each customer and delivered within the same week to customers."

Mattresses are delivered to customers through the company's third-party delivery service, which specializes in furniture and bedding and is also owned by the family.

"The only thing our guys deliver is furniture and bedding, so they are specialists that will do the job well," Gouldsbrough says. "We make the delivery and set-up process seamless for our customers."

Deliveries are full service, so the delivery specialists bring every new mattress into the room where it's going to be used, unwrap it, rewrap the old mattress and take it away for disposal at no extra cost, then dispose of it appropriately.

"We've got the best crew in town to deliver you a great night's sleep," Gouldsbrough says.

Simmons Mattress Gallery is located at 7145 11 St. S.E. in Calgary. For more information, visit simmonsmattress.gallery.

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CONTRIBUTED PHOTOS

Good quality flooring will stand the test of time

"The beauty of quality hardwood flooring lasts for decades," says Paul Rivington, director of sales of Alberta Hardwood Flooring, a home-grown Alberta company that, like its namesake, has endured the test of time.

This year, the company celebrates its 30th anniversary in Edmonton and its 20th anniversary in Calgary.

"It's amazing to think how many people we've served in our communities, both in Edmonton and Calgary," Rivington says. "It is a great pleasure to have served so many great people and have installed our products in so many Alberta homes."

What enabled Alberta Hardwood Flooring to grow its reputation so well? Two simple principles — quality of products and excellent customer service.

Customers keep coming back to Alberta Hardwood Flooring whenever they need an uncompromisingly excellent product and professional service.

"When Alberta Hardwood Flooring started up 30 years ago, we formed a strategic partnership with a high-quality hardwood flooring manufacturer, Mirage Hardwood Floors," Rivington says. "This partnership enabled us to deliver the best-quality product to our customers."

Whatever your style, Alberta Hardwood has flooring to match for what you are looking. Are you looking to create the feel of a sleek downtown apartment? Try one of Alberta Hardwood Flooring's hardwoods in dramatic high-gloss grey or black. Or if the distressed farmhouse look is more your style, a low-gloss, wide-plank Douglas fir floor might be more to your taste.

The brand's new showroom carries numerous options to choose from in natural and engineered hardwood, cork, high-quality laminate, vinyl, carpet and tile.

"Over the last couple years we've expanded

into a full-service flooring company," Rivington says. "We take the same approach in quality, service and partnership with this expanded offering as we have with hardwood over the past 30 years to ensure we are providing the best possible experience for our customers."

When it comes to the service Alberta Hardwood Flooring provides its customers, "we deliver what we say we're going to deliver," Rivington says. "Our highly experienced staff are here to help customers navigate the selection and installation process and obtain the floor they had dreamed of."

For more, visit albertahardwood.com.



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The hidden costs of home ownership

BUYING TIME

Legal fees and other expenses required to close the deal

Henrietta Walmark
For Metro

You've finally found your new home, and it comes with the biggest price tag you're ever likely to pay for anything. But that's not the only cost you'll have to cover as a homeowner.

Even before you take possession of your home, there will be legal fees and expenses to close the deal. There will be adjustments costs as you reimburse the seller for any prepaid utilities and property taxes. Add in the cost of an appraisal, a home inspection, land transfer tax (in most provinces), GST if you've purchased a brand new home, utility hook-up fees, home insurance and more, and it amounts to thousands of additional dollars you'll need to budget for before you even get the keys to the place.



There are thousands of additional dollars you'll need to budget for before you even get the keys to the place. SHUTTERSTOCK

And don't forget the cost of hiring movers and installing new locks, plus replacing appliances, lighting fixtures and window coverings if they've been excluded in the offer.

Once you've moved in, there's the ongoing expense of maintaining your home. Grass will need mowing, snow will need to be cleared, the furnace will need to be upgraded at

some point, decks re-stained and walls repainted. Experts suggest budgeting five per cent of the value of your home to cover your annual maintenance costs.

John Pasalis of Realosophy Realty in Toronto says he finds the largest unexpected expenses of home ownership are not so much hidden, as simply expenses that buyers haven't

planned for.

"When a first-time buyer's home inspector tells them that their roof will likely need replacing in five years, they don't think that they need to start saving up for that \$8,000 roof now, setting aside \$1,600 per year so that they have the funds five years from now," says Pasalis.

"Not planning for these known upgrades you need to make can make home owning a bit more stressful when the time comes to make a major repair," he adds.

The best thing a homeowner can do to avoid costly expenses is to maintain their home by routinely tackling repairs and making upkeep a habit, says the Realosophy owner broker.

"Make sure your eaves are cleaned out once or twice a year and are working properly. Make sure water is running away from your home, not towards it. Seal any cracks in the concrete around your home. Repair caulking around windows and in bathrooms," says Pasalis.

"Keeping your home in a good state of repair will help you avoid unnecessary and costly repairs in the future."

Mortgage loan insurance a necessity and an incentive

Mortgage insurance isn't optional for a lot of Canadians homebuyers these days. Consumers with a down payment of less than 20 per cent of the purchase price of a home need to have mortgage loan insurance to be eligible for a mortgage.

Scraping together a down payment of 20 per cent is challenging as the cost of buying a home continues to rise in two of the country's biggest urban centres — Toronto prices are up 10.6 per cent over last year and Vancouver's rose 7.7 per cent. Statistics from the Canadian Real Estate Association show that in July 2015 the average cost of a home in Vancouver had risen to \$866,772 and in Toronto the price was \$609,236. Which means, the average 20 per cent down payment in those two markets would be \$173,354 and \$121,847 respectively.

Down payments that high can be a barrier to home ownership. For many first-time buyers, mortgage loan insurance is not only a necessity but also an incentive to purchase a home. Canada Mortgage and Housing Corporation mortgage loan insurance lets Canadians buy homes with a minimum down payment of five

per cent while protecting banks and other lending institutions if the buyer defaults on mortgage payments.

According to CMHC, mortgage loan insurance creates "an opportunity for Canadians to realize their dreams of home ownership" and helps to "ensure the availability of mortgage funding during times of recession and economic downturns."

To qualify for mortgage loan insurance that allows buyers to finance up to 95 per cent of the purchase price, the property has to be a single-family or two-unit dwelling, located in Canada and valued at less than \$1 million. Other requirements include a monthly housing cost of no more than 32 per cent of your gross household income, and a debt load of less than 40 per cent of your gross household income.

Mortgage loan insurance premiums range from 0.60 to 3.85 per cent of the total loan, depending on the amount of the down payment. The larger the down payment, the lower the premium. While the premium can be paid as a lump sum, it is more often blended into the mortgage payments. It's an approach that eases the financial



Consumers with a down payment of less than 20 per cent of the purchase price of a home need to have mortgage loan insurance to be eligible for a mortgage. SHUTTERSTOCK

burden upfront but interest on the premium over the life of a mortgage quickly adds up.

Mortgage loan insurance

opens the door to home ownership, but it comes with its own price tag.

HENRIETTA WALMARK/METRO

RATES

Fixed or variable mortgage

When faced with selecting a mortgage, one of the most difficult decisions for homebuyers to make is whether to go with a fixed or variable rate mortgage.

With a fixed mortgage, the borrower locks into an interest rate for the length of a term, typically three or five years. While with a variable rate, the borrower's interest rate can fluctuate with the market.

"History has shown that with a variable rate mortgage, you tend to pay less, especially with interest rates being so low right now, you can get a variable rate mortgage right around two per cent," says Clinton Wayne, a Toronto-based mortgage agent with Mortgage Edge.

Because of the element of uncertainty with variable rate mortgages, they are more difficult to qualify for and Wayne recommends them only for people who have enough disposable income to cushion the impact of an unforeseen interest rate increase.

Wayne says that though a 0.25 per cent interest rate increase might not seem like

much, when you are talking hundreds of thousands of dollars, it can be big. A 0.25 per cent rate increase on a \$400,000 mortgage, for example, would add another \$1,000 annually to your mortgage payments, which is approximately \$83 per month in additional interest.

While a fixed rate is often a higher interest rate, the benefit is that there are no surprises with your monthly mortgage payments. However, with variable rate mortgages, some banks offer payment plans that never change — instead, when the interest rate changes, the amortization period changes (if the interest rate increases, more of your money will be going towards interest as opposed to paying down the principle). This is a good option for people who want the benefits of a variable rate mortgage while at the same time guaranteeing their payments won't increase. It's just important for buyers to remember that a rate increase still lengthens the time of their mortgage and increases the amount they are paying in interest.

"The most important thing is how you feel about fixed and variable rate mortgages," says Wayne. "Money is more than math. You're dealing with emotions. How would you feel if your rate did jump up and how would it stress your monthly income?"

LIZ BROWN/FOR METRO



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Get the best appraisal value

SELLING

Tidy up inside and out to lift your home's curb appeal

Henrietta Walmark
For Metro

Vacuum. Dust. Scrub. While you're at it, clear kitchen and bathroom countertops and tuck the kids' toys out of sight.

Making sure your home is clean and tidy is one of the easiest ways to improve its appraisal value. "Some experts claim a clean, clutter-free home can appraise for up to 10 percent higher than a comparable home that is messy and full of clutter," says Shea Warrington with Royal LePage in a recent blog post at sheawarrington.ca.

Tidy up the yard, too. Stash the garden gnomes in the storage shed. Freshly trimmed trees and shrubs and a neat green lawn can boost the appraisal value. A new mailbox, flower boxes or porch planters are inexpensive ways to up your home's curb appeal.

It's also a good idea to repair or replace outdated or broken appliances and light fixtures,



Some experts claim a clean, clutter-free home can appraise for up to 10 percent higher than a comparable home. SHUTTERSTOCK

Warrington says. Buying all new appliances may not be cost effective, but anything that's not working properly could have a

negative impact on an appraisal.

When it comes to renovations, the Toronto Beaches area agent says, "make sure you document

the renovation and costs with before and after photos and a spreadsheet of the detailed costs. Be prepared to show receipts if

necessary."

While kitchen and bathroom upgrades are traditionally recommended as the most value-en-

hancing improvements, Wright Sisters Group with Remax in Toronto offer two other suggestions in their online magazine that will give you the most bang for your remodeling buck.

Installing a steel entry door averages a 101.8 per cent return on investment, according to Wright Sisters. "Security, curb appeal and energy efficiency all improve with this relatively simple change."

Converting an attic space to a bedroom also ranks high on their list of smart home improvements. "An attic conversion will allow you to maximize space you already have, keeping your costs in check."

Warrington's top tip to getting the best appraisal value for your home is to ask your lender for a local appraiser. If the appraiser isn't familiar with your neighbourhood, there's a chance your property could be undervalued, she says. "If you can't get a local appraiser, make sure you provide the appraiser with detailed information about your neighborhood."

The appraiser may not know your area's Walk Score, so go ahead and wow them with your list of nearby schools, libraries, restaurants, theatres, parks and shops. It might be just the boost your appraisal needs.

What you need to know buying a home during a recession

Canada is officially in a recession, a time when banks typically lower their interest rates.

As house prices traditionally fall and mortgage rates become more competitive during a recession, your dream home could start to look like a real bargain.

Some financial advisors say a recession is good time to buy a home, but not everyone agrees. In his book *When the Bubble Bursts: Surviving the Canadian Real Estate Crash*, author and portfolio manager Hilliard MacBeth suggests the best way to survive a housing downturn is to rent and invest your money in anything but real estate.

If you're planning to buy during a recession, John Pasalis, of Realosophy Realty in Toronto, says you should buy defensively. He recommends homebuyers look for

a property they can live in for at least five years, with a monthly payment they can comfortably afford even if one partner is unemployed for a period of time.

The five-year rule is key he says. "The transaction costs to buying and selling a home can be high. You want to give enough time for your home to appreciate to ensure that when you do sell you are not losing money in the transaction."

Not overstretching your budget is also critical during a recession, says the broker owner, because you don't know if you or your partner might end up out of work.

"People can manage this risk in different ways," Pasalis says. "In the case of a dual income household, you can plan to buy a home that you can afford on just one income. Since this would be

the worst-case scenario for most people, it's fine if you would feel stretched on just one income and not have any money left for vacations and other luxuries.

"The idea is that if you find yourself relying on just one income for six to 12 months, you want to make sure you have enough money to stay afloat and pay your key living expenses."

If you're a solo buyer with just one income to begin with, another option to consider, he says, is buying a home with either a rental unit like a basement apartment, or a property that has the potential for a rental unit.

"Earning \$800 to \$1,200 per month in rental income," says Pasalis, "can help cover many expenses if you find your budget is a bit tighter due to a recession."

HENRIETTA/WALMARK/FOR METRO



During a recession homebuyers should buy defensively. Look for a property you can live in for at least five years. SHUTTERSTOCK

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Should I stay or should I go?

SICK DAYS

You're feeling lousy — but lousy enough for a sick day? One pro weighs in on keeping your sickness to yourself

Jacqueline Kovacs
For Metro

Busy may be the new black, but when it comes to heading into your busy workplace when you're sick, you might want to rethink your style.

"If you're sick, the medical community would tell you to stay home," said Dr. Matthew P. Muller, medical director of infection prevention and control at Toronto's St. Michael's Hospital. "But people always feel pressured to go in."

Blame our society's admiration of what Muller calls "presenteeism" — being at work even when you aren't feeling well and are unable to concentrate fully on work (because of illness or other reasons) is seen as a praise-worthy sign of dedication and ambition.

But all bets are off when you're sick.

"When it comes to the workplace, staying away when you're sick is a sign of respect for your colleagues, especially in the early phases when you're more infectious and more likely to spread your illness to your colleagues," Muller said.

And there are two main ways that you might share your ill gift. The first is through

“ Staying away when you're sick is a sign of respect for your colleagues, especially in the early phases when you're more infectious and more likely to spread your illness to your colleagues

Dr. Matthew P. Muller

contact spread: You cough or sneeze into your hand, then shake hands with someone. Or, more indirectly, after that cough or sneeze, you touch a pole on a streetcar or the handle of the shared office coffee pot. The next person touches that same spot and then rubs their eyes or nose, Muller said.

The second way cold and flu germs are spread is through respiratory droplets — you, or another sick person, coughs or sneezes and a droplet lands on your eyes, nose or mouth.

This kind of transmission



When you are sick, the best thing you can do for yourself is take a day to rest. SHUTTERSTOCK

happens easily during flu season in crowded environments, Muller said, such as on subways, streetcars and in elevators.

Still not convinced that

home is the best place to be when you're sick? Even if you think you can keep your germs to yourself, consider this — just how many sick days do you have? When you take your

weary self to work day after day, besides potentially creating more sick people, you also don't give your body a chance to recover.

"In general, often the fastest

way for you to get better is to stay home, stay hydrated and get lots of rest," Muller said.

That's a formula for a quicker recovery — and a healthier workplace.

A clean fight against cold and sinuses

One of the best ways to steer clear of colds and flu is to keep your hands clean. But is it better to sanitize your hands with soap and water or with an alcohol-based hand sanitizer?

The answer is both — depending on the circumstances, said Dr. Matthew P. Muller, medical director of infection prevention and control at Toronto's St. Michael's Hospital.

In the health-care community, Muller said, there has been a push towards alcohol-based hand sanitizers for certain



Handwashing throughout the day — especially before eating — will help you stay germ free.

situations, and for soap-and-water cleaning for others. If your hands are visibly grimy with grease, dirt and debris, he said, soap and water are your best option for a thorough cleaning. Hand sanitizer will likely not be up to the task.

If, however, your hands look visibly clean, but you have been out in public, touching doorknobs, elevator buttons, shaking hands and so on, hand sanitizer is your friend.

"Your hands may look clean, but that doesn't mean

they are germ free," Muller said.

Whatever the situation, Muller said that "washing your hands periodically throughout the day — before you eat, after using the washroom, after handling potentially contaminated items, after coughing or sneezing — is a great way to keep yourself healthy and an altruistic way to keep others from getting sick."

Nowhere, he added, is germ free.

"Even if you try to avoid it, germs are everywhere. So

the common-sense approach is to keep your hands clean and avoid touching your face if you think your hand is contaminated."

Muller added that for general cleaning — in the absence of grease, dirt and debris — soap and water or hand sanitizer, used properly, work very well to clean and de-germ hands. But, in a pinch, during cold and flu season, it's wise to keep a portable bottle of sanitizer with you, simply because, as Muller said, "you can't carry a sink around with you."



+ HOW TO WASH YOUR HANDS

Got soap and water? Got sanitizer? Here is how to make a clean sweep:

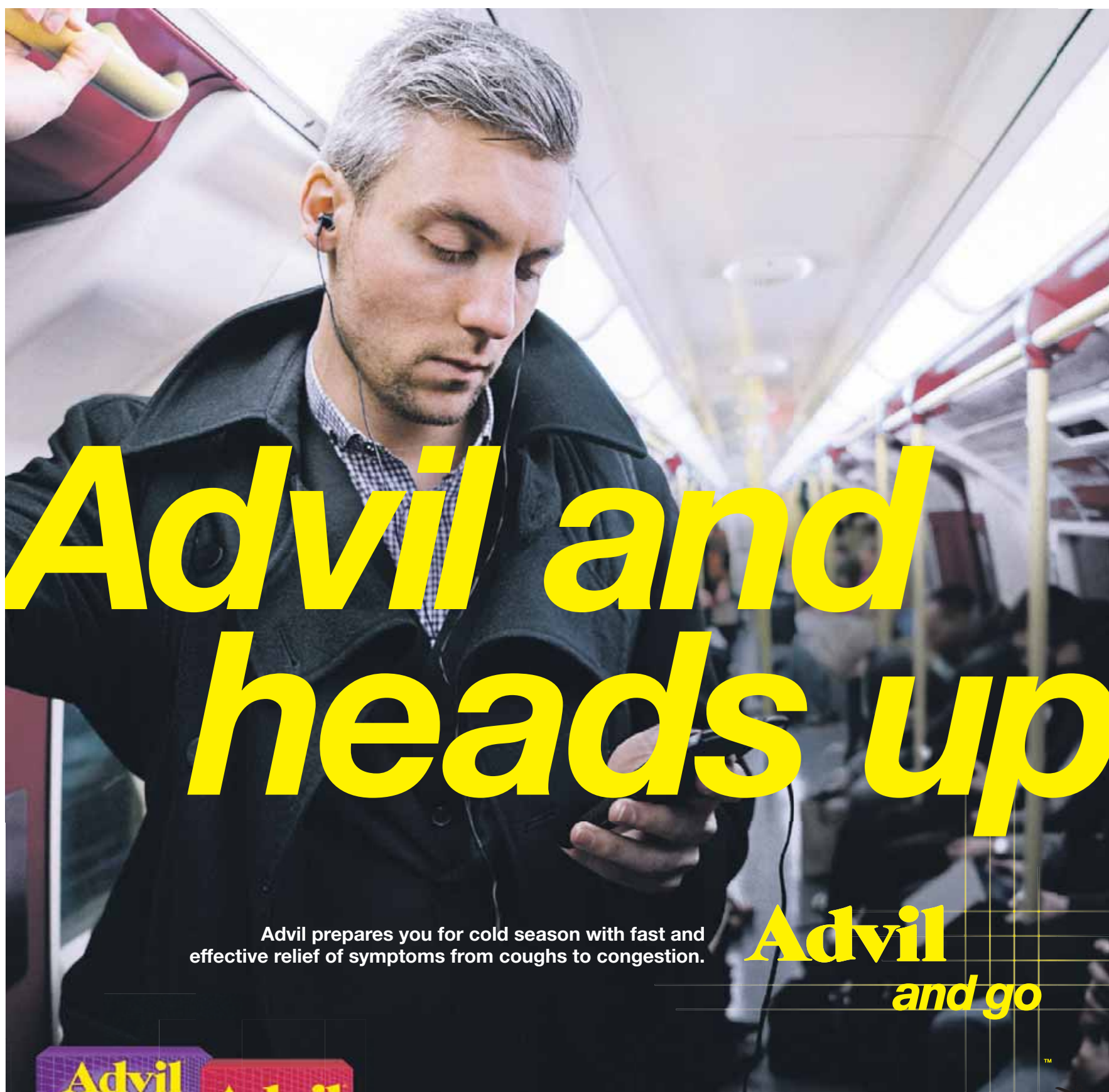
USING SOAP AND WATER

According to the Mayo Clinic, the most effective way to wash with soap and water is to make sure you use plenty of soap and rub your hands vigorously for at least 20 seconds, making sure you cover all surfaces — including the backs of your hands, under your rings and fingernails. Rinse

well and dry completely with a disposable towel or air dryer.

USING HAND SANITIZER

Look for a product that is at least 60 per cent alcohol, the Mayo Clinic said, and don't be stingy. Use enough sanitizer to completely wet your hands and then rub your hands together — don't forget the backs and the webs of your fingers — until your hands are dry.



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12927278



Edwin Encarnacion of the Blue Jays scores against Braves catcher Christian Bethancourt on Wednesday in Atlanta. SCOTT CUNNINGHAM/GETTY IMAGES

IN BRIEF

Kane expected to join team amid investigation

Patrick Kane is expected to join his Chicago Blackhawks teammates at training camp this week as he awaits the results of a sexual-assault investigation.

"Based on what I know, Patrick Kane will be at camp tomorrow," Kane's agent, Pat Brisson, wrote in a text message to The Associated Press on Wednesday after Chicago released its camp roster.

Camp begins Friday in South Bend, Ind.

Kane is accused of sexually assaulting a woman in her 20s last month at his off-season residence near his hometown of Buffalo, N.Y., but has not been charged.

THE ASSOCIATED PRESS

Voynov splits with Kings, heading back to Russia

Defenceman Slava Voynov announced Wednesday that he will return home to Russia with his family, leaving the Los Angeles Kings in the wake of his legal troubles on domestic violence charges.

Voynov pleaded no contest in July to a misdemeanor charge of domestic violence against his wife, Marta Varlamova.

The two-time Stanley Cup champion spent two months in jail before his release Sept. 3, when he was taken into custody by U.S. Immigration and Customs Enforcement.

THE ASSOCIATED PRESS

Jays bats come back to life

MLB

Martin powers offence as Toronto ends two-game skid

David Price allowed one run in seven innings, Russell Martin hit a homer and drove in four runs, and the Toronto Blue Jays beat Shelby Miller and the Atlanta Braves 9-1 on Wednesday

night to protect their lead in the AL East.

Price (16-5) gave up six hits and had nine strikeouts as he improved to 7-1 since coming to Toronto in a trade with Detroit. He lowered his ERA to 2.42.

The Blue Jays stayed three games ahead of second-place New York in the division. The Yankees beat the Rays 3-1.

Toronto had 12 hits as it returned to its customary high-scoring pace after managing only a combined two runs in two

WEDNESDAY In Atlanta

9	1
BLUE JAYS	BRAVES

straight losses. Martin hit a two-run double in the four-run first and added a two-run homer off Ryan Kelly in the ninth.

Miller (5-15) didn't make it through the fourth inning as he gave up five runs, four earned.

His ERA rose to 3.00 after he allowed four or more earned runs for the third time in his last five starts.

Miller's streak of winless starts was extended to 22. It is the longest streak for any pitcher in a season he was an all-star. The right-hander, who has the worst run support in the majors, has lost 14 consecutive decisions since his last win on May 17.

Jose Bautista had a run-scoring double and Ryan Goins drove in a run in the first. The Blue Jays

knocked Miller out of the game with another run in the fourth.

Ben Revere drove in two runs with two hits, including a double in the fifth, for Toronto.

The Braves' run came in the first. Nick Markakis hit a leadoff double and scored on Freddie Freeman's fly ball.

Toronto first baseman Edwin Encarnacion had three hits and two walks in his return after missing two starts with a sore left middle finger.

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Roma's Alessandro Florenzi celebrates after scoring with an audacious long-range chip during against defending champs Barcelona. GREGORIO BORGIA/THE ASSOCIATED PRESS

Florenzi helps Roma hold Barca

CHAMPIONS LEAGUE

Midfielder's wonder goal cancels out Suarez opener

Alessandro Florenzi scored an incredible goal from more than 65 yards as Roma held defending champion Barcelona to a 1-1 draw in Group E of the Champions League on Wednesday.

There was also some questionable conduct from Luis Suarez in an entertaining match at the Stadio Olimpico. After an opening goal from Suarez, Florenzi's equalizer came just after the half-hour mark. Two strides after dribbling past the centre line on the right flank, Florenzi saw goalkeeper Marc-Andre ter Stegen far out of his goal and launched a shot over the German's head that went in off the post.

Suarez, who gained notoriety for biting Italy's Giorgio Chiellini at last year's World Cup, later appeared to kick Roma goalkeeper Wojciech Szczesny in the chest after being denied by the Poland international. Meanwhile in Group F Dinamo Zagreb swept to a surprising 2-1 victory over 10-man Arsenal in the Champions League on Wednesday as the Londoners' made a dismal start to their campaign.

A goal by Josip Pivacic in the 24th minute and a sending-off for Arsenal striker Olivier Giroud after a second yellow card in the 40th swung the game Dinamo's way.

Chilean forward Junior Fer-

RESULTS

Group E

Bayer Levkn 4-1 BATE Bor
Roma 1-1 Barcelona

Group F

Dinamo Zagreb 2-1 Arsenal
Olympiakos 0-3 Bayern Mun.

Group G

Dynamo Kiev 2-2 FC Porto
Chelsea 4-0 Maccabi Tel Aviv

Group H

KAA Gent 1-1 Lyon
Valencia 2-3 Zenit St P

nandes headed Dinamo's second goal from a corner in the 58th. Though substitute Theo Walcott pulled a goal back for Arsenal in the 79th minute, it was too little too late for Arsene Wenger's side.

Elsewhere, Chelsea eased to a 4-0 victory over Maccabi Tel Aviv in its opening Group G match in the Champions League at Stamford Bridge on Wednesday.

After Eden Hazard blazed a penalty over in the fifth minute, Willian put Chelsea ahead in the 15th. His free kick from the left evaded his teammates in the penalty area but bounced beyond the reach of goalkeeper Pedrag Rajkovic. Oscar doubled the lead on the stroke of halftime, replacing Hazard on penalty duty and converting from the spot.

Substitute Costa then settled the match in the 58th, brilliantly turning in a cross from Cesc Fabregas, before Fabregas scored from close range on 78 minutes.

THE ASSOCIATED PRESS

\$10M DONATION

Subban flies in the face of 'selfish' tag

P.K. Subban says hockey fans will discover he's not the person many critics make him out to be and that his pledge of at least \$10 million for a children's hospital should demonstrate his altruism.

"When I hear things about me being a selfish person or being self-centred or cocky or arrogant, these things don't bother me," the Montreal Canadiens defenceman told reporters Wednesday after handing over a cheque to the Montreal Children's Hospital.

"These people don't deserve a voice because they don't know me, but for the people that know me, it's very easy to understand.

"Montreal has another seven years to get to know me," he said, referring to the eight-year, \$72-million deal he signed prior to the beginning of last season.

The hospital is calling the \$10-million donation the largest philanthropic commitment ever made by a professional athlete in Canada. In recognition of the

donation, the hospital officially inaugurated the "Atrium P.K. Subban," a 486-square-metre, three-storey public space located at the heart of the hospital's new facilities. "It is really an amazing feeling to be here," said Subban.

"I am proud to walk in the footsteps of my idol Jean Beliveau by giving back to the community and feel privileged to be able to help transform the lives of sick children and their families."

THE CANADIAN PRESS



Subban's gift is the biggest charity donation by a Canadian athlete ever. GETTY IMAGES

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RECIPE Spaghetti Pesto Caprese



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Ready in

Prep time: 15 minutes

Cook time: 10 minutes

Serves 4

Ingredients

- 8 oz spaghetti (preferably whole wheat)
- 1/2 cup homemade pesto (can substitute for store bought)
- 2 oz mozzarella cheese, sliced into thin pieces
- 1 plum tomato, sliced into 1/8-inch rounds
- Chopped fresh basil for garnish
- Pesto**
- 1 cup packed fresh basil leaves
- 2 Tbsp grated Parmesan cheese
- 1 Tbsp toasted pine nuts
- 2 Tbsp light cream cheese
- 1 tsp minced fresh garlic
- 3 Tbsp chicken stock or water
- 2 Tbsp olive oil

Directions

1. To make the pesto: Place all the ingredients in the bowl of a small food processor and purée until smooth. If too thick add a little more stock or water.

2. Boil pasta according to package directions. Drain leaving 1/4 cup pasta water. Add to bowl along with pesto. Mix well.

3. Preheat oven to broil. Spray a 10- to 12-inch skillet with vegetable oil. Add pasta. Top with mozzarella cheese and tomato slices. Broil for two to three minutes just until cheese begins to brown.

4. Garnish with fresh basil.

Nutrition per serving

- Calories 350
- Protein 12 g
- Carbohydrates 42 g
- Fibre 1 g
- Total fat 14 g
- Saturated fat 3.5 g
- Cholesterol 15 mg
- Sodium 180 mg

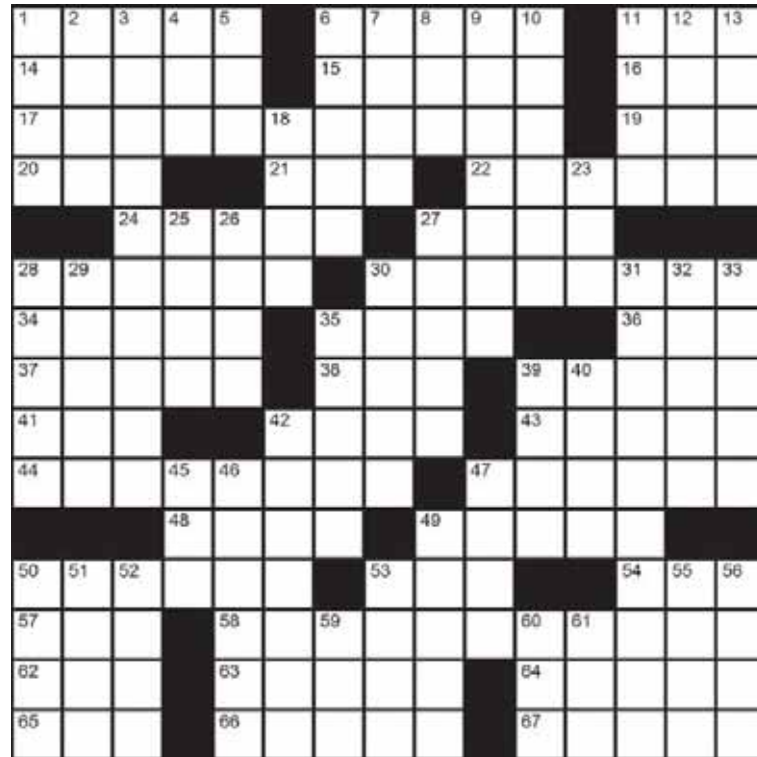
PHOTO: ROSE REISMAN

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN

ACROSS

- Peter Frampton's "___ Love Your Way"
- ___ Ray (Aquatic creature)
- Fuel additive brand
- "You're ___ and don't even know it!"
- Petri dish gels
- Thanksgiving, e.g.
- 2015 marks the 75th Anniversary of Bugs Bunny! Animated series for the beloved wise-cracker: 2 wds.
- Once ___ life-time
- 'S' in NYSE [abbr.]
- French for 'Goose'
- ___ the Martian (Character on #17-Across)
- "Obsession": New song by Canadian singer Mr. Desman
- Milk, sauce or bean
- "Inside the ___ Studio"
- Pianist/composer George
- "Drats."
- Fasteners
- Comic actress Ms. Gasteyer
- "Growing Pains" star Mr. Cameron's
- U.S. driving org.
- Go-___ (Small racers)
- Cooked even less
- Hydrocarbon suffix
- Roll up a flag
- Three trios
- ___ Wabbit (Bugs Bunny, to



- Elmer Fudd)
- Character on #17-Across, ___ Hawk
- "Am ___ early?"
- Total fat 14 g
- Saturated fat 3.5 g
- Cholesterol 15 mg
- Sodium 180 mg
- Err in interpretation
- Abbreviated 'amateur' antonym
- Manner of speaking
- Beeps
- Poetic nightfall
- Fills the roles for the movie
- Disturb

DOWN

- Dances for Cinderella, in Paris
- Put on ___ of coffee
- Establishments for Canadian chain Indigo
- Japan currency
- 'Favour' suffix

- Morning: French
- Chilly feeling
- Bert Bobbsey's twin
- Fault line happenings
- Tries
- Switchblade
- Ms. Braxton
- Design
- Pained ex-
- clamations!
- "Yay!"
- 1991 Steven Spielberg film
- Fine pursuits
- "The Goldbergs" star George
- Awry
- Where Beijing is the capital
- Anthony of "General Hospital" soap fame
- Family-of-siblings production co. behind the cartoon at #17-Across (Trivia! One of the siblings, Jack, was born in London, Ontario in 1892): 2 wds.
- Lay to rest
- Foul
- Sao ___ Brazil
- Acknowledged
- Super
- Sunshine State
- Sophia Loren movie, "El ___" (1961)
- Nuclear
- Kate Hudson's mother's surname
- Kitchen, and others in a home
- ___ Cod, Massachusetts
- Demon
- Downtown brightener
- Glaswegian
- Remote control button for sound
- "___ Side Story" (1961)
- Jessica, to Ashlee [abbr.]
- Beatle in the early Hamburg days
- Pinnacle

★ IT'S ALL IN THE STARS by Sally Brompton

Aries March 21 - April 20
Don't compromise your principles. You may think that others will admire you for your pragmatic approach, but your rivals will see it as a sign of weakness. You must always stand up for what you believe in.

Taurus April 21 - May 21
Avoid anything too adventurous today. Stick with what feels right to you, even if others say it is boring. You know what you like and there is no reason why you should change it.

Gemini May 22 - June 21
If you get the chance to improve your cash flow situation you must take it. Your ability to think on your feet and to make correct decisions means you will be much in demand.

Cancer June 22 - July 23
Be careful that something you say to a loved one does not hurt them emotionally. Yes, you have every right to express your opinion, but you also have a responsibility to think about what the consequences might be.

Leo July 24 - Aug. 23
You have been held back too long and are desperate to spread your wings. You will get the chance not long after the Sun changes signs on the 23rd but for now stay where you are and finish what you started.

Virgo Aug. 24 - Sept. 23
You may not be able to take your own plans further but you can certainly help a friend or relative do something that means a lot to them.

Libra Sept. 24 - Oct. 23
Whether or not you have the necessary experience to take on a new role is irrelevant — you have the intelligence and the ambition. The best way to get ahead is to just go for it.

Scorpio Oct. 24 - Nov. 22
What you get today may not be what you want but according to the planets it is exactly what you need. If a friend makes a suggestion take it seriously — they know what you need.

Sagittarius Nov. 23 - Dec. 21
A little knowledge can be a dangerous thing, so whatever it is you discover today don't act on it yet. In the fullness of time you'll find it is only half the picture — and it's the other half that matters more. Be patient.

Capricorn Dec. 22 - Jan. 20
Don't waste time on petty arguments. Not everyone you meet today will see things from your point of view but that's okay. There's room enough for every opinion.

Aquarius Jan. 21 - Feb. 19
However much you might fear the unknown you must confront it, otherwise you may not be in the right frame of mind to take advantage of the wonderful opportunities coming your way.

Pisces Feb. 20 - March 20
You know what you want and how to get it. So what are you waiting for? The time is right to make your bid for fame and fortune, so don't hold back a moment longer.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9



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